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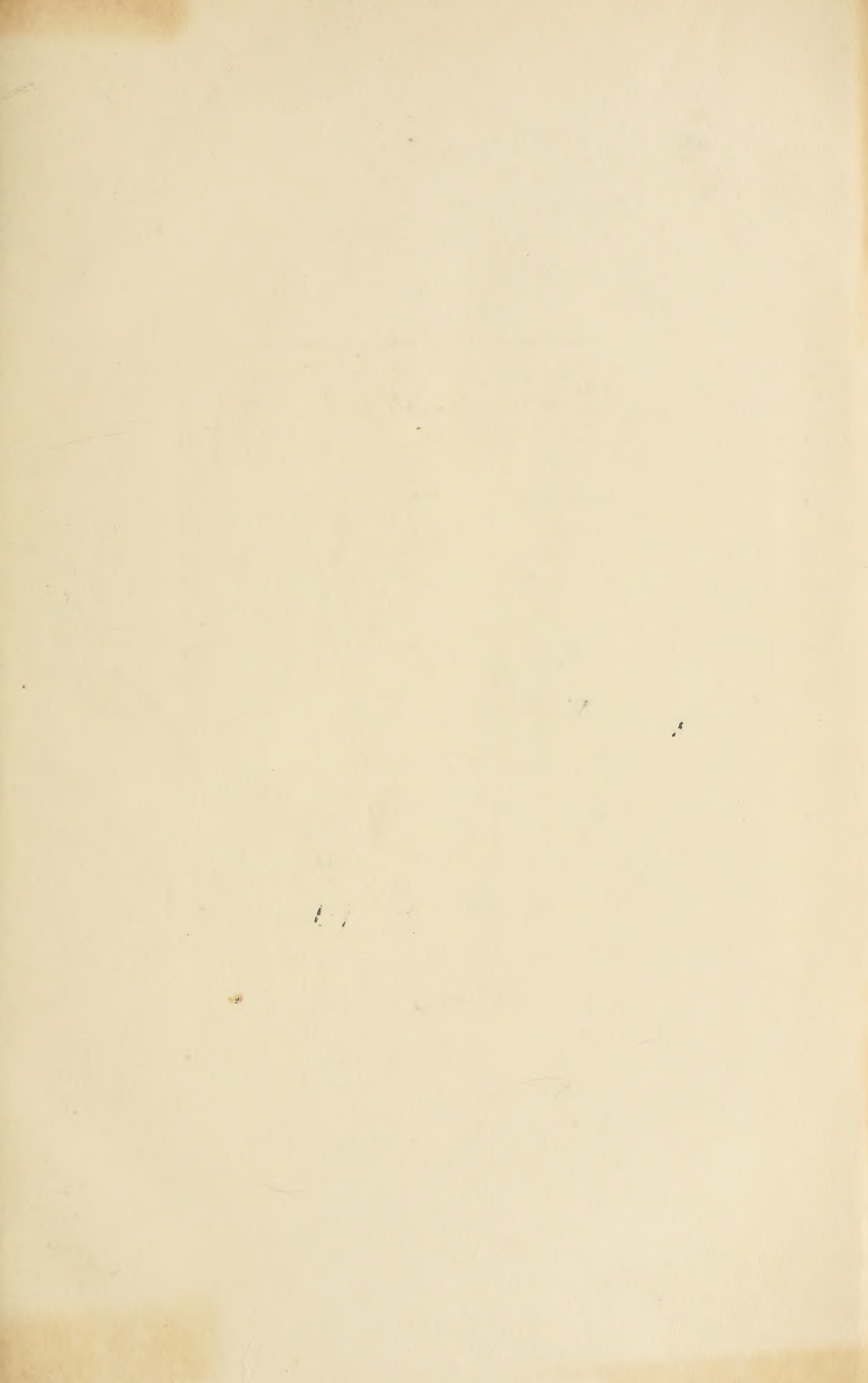
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Received October 1911

Cost .....

Accession No. 17330















STATE OF NEW HAMPSHIRE.

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REPORTS, 1909 - 1910.

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VOLUME I. --- BIENNIAL.

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CONCORD, N. H.  
1911.

NW  
353.9  
N5325  
1909/10  
v.1

BOUND BY GEORGE G. NEAL, DOVER, N. H.



N 353.9 JF 110

## CONTENTS.

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REPORT OF THE INSURANCE COMMISSIONER.

REPORT OF THE BUREAU OF LABOR.

REPORT OF THE SCHOOL FOR FEEBLE-MINDED CHILDREN.

REPORT OF THE FISH AND GAME COMMISSION.

REPORT OF THE STATE PRISON.

REPORT OF THE SOLDIERS' HOME.



FIFTY-NINTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NEW HAMPSHIRE.

1910.

Printed by the IRA C. EVANS Co., Concord.

Bound by RUMFORD PRESS, Concord.

# TABLE OF CONTENTS.

(For Index to Companies see end of Volume.)

Fire insurance .....	VII
Changes during the year.....	VIII
Financial condition of all authorized companies.....	IX
Fire insurance business in New Hampshire.....	X
Life insurance .....	XII
Miscellaneous companies .....	XIII
Assessment casualty companies.....	XIII
Fraternal beneficiary associations.....	XIII
Summary statement of premiums and losses.....	XIV
Receipts and expenditures.....	XIV
Income and expense to State for twenty years.....	XV

## STATISTICAL TABLES.

### New Hampshire Town and County Mutual Fire Insurance Companies:

Table 1—Assets, Liabilities, Surplus, Income and Expenditures .....	XVIII
Table 2—Premiums, Assessments, Losses incurred and paid.....	XX
Table 3—Risks in force, Risks written, Premiums and Assessments received, and Losses paid.....	XXII

### Cash Mutual Fire Insurance Companies:

Table 4—Assets, Policy Stipulations, Liabilities, and Surplus, with Ratio .....	XXIV
Table 5—Income, Expenditures, Premiums, Losses, Expenses, with Ratio .....	XXV

Table 6—Risks written, Premiums charged, Losses incurred, Risks in force, with Ratios .....	XXVI
Table 7—Ratio of Net Assets to Risks in force, and of Premiums to Risks .....	XXVII
Table 8—New Hampshire Business, Risks written, Premi- ums received, Losses incurred and paid, with Ratios.....	XXVIII
Table 9—Ratio of Premiums to Risks written on property in and out of New Hampshire.....	XXIX

#### New Hampshire Stock Fire Insurance Companies:

Table 10—Capital, Assets, Liabilities, Surplus and Ratio..	XXX
Table 11—Income. Expenditures, Premiums, Losses, Ex- penses and Ratios .....	XXXI
Table 12—Risks written, Premiums charged, Losses in- curred, Risks in force, Premiums thereon, with Ratios...	XXXII
Table 13—Ratio of Net Assets to Risks in force and of Premiums charged to Risks written.....	XXXIII
Table 14—New Hampshire Business, Risks written, Pre- miums received, Losses incurred and paid, with Ratios....	XXXIV
Table 15—Ratio of Premiums to Risks written on property in New Hampshire and out of the state.....	XXXV

#### Stock and Mutual Fire Insurance Companies from other States and Countries:

Table 16—Capital, Assets, Liabilities, Unearned Premiums, Surplus and Risks in force.....	XXXVI
Table 17—New Hampshire Business, Risks written, Premi- ums received, Losses incurred and paid with Ratios.....	XL
Table 18—Detailed Statistics of Fires in New Hampshire during the year 1909.....	XLIV

#### Miscellaneous Companies from other States and Countries:

Table 19—Capital, Assets, Liabilities, Income, Expenditures and Expenses .....	LI
Table 20—Summary of New Hampshire Business for the year .....	LIII



## Life Insurance Companies:

Table 21—Capital, Income and Expenditures.....	LVI
Table 22—Detailed Statement of Income for the year.....	LVII
Table 23—Detailed Classification of Gross Expenditures for the year .....	LVIII
Table 24—Summary of New Hampshire Business for the year .....	LX

## Assessment Life and Casualty Associations:

Table 25—Net Assets, Income, Expenditures, Membership, and deaths in 1909.....	LXI
Table 26—Summary of New Hampshire Business for the year .....	LXI
Table 27—Premiums and Taxes paid by Foreign Insurance Companies, with date of admission to New Hampshire..	LXII
Table 28—Name, Location, Organization or Admission, and Names of Officers of Insurance Companies doing Business in New Hampshire .....	LXVIII



# REPORT

OF THE

## INSURANCE COMMISSIONER.

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STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT.

CONCORD, September 1, 1910.

*To His Excellency the Governor:*

In compliance with the requirements of law, I have the honor to submit this fifty-ninth annual report of the insurance department, containing a synopsis of the annual statements of all insurance companies, fraternal beneficiary associations and other corporations under its supervision, authorized to transact business in the state during the year 1909, together with the usual statistical tables, and a detailed financial statement of said department for the year ending August 31, 1910.

### FIRE INSURANCE.

The so-called Lloyds, or Inter-insurance associations have recently been quite active in our state chiefly with respect to fire insurance. These organizations are not incorporated, but are in effect limited partnerships, operating through an attorney in fact, whose members mutually agree as to their respective liability for loss or damage by fire. It is usual for each member or subscriber severally to assume liability only to a certain limited extent, and the liability of each is expressly stipulated to be individual and not joint. Hence it is essential to the value of a policy in its entirety that each and every subscriber thereto shall be good for his share of the amount insured, since, should one prove to be insolvent and unable to pay, the others cannot be held liable for his default.

While some of these associations are solvent and reliable, others have proved to be fraudulent and worthless. I therefore recommend the enact-

ment of a law placing them under the supervision of the insurance commissioner and requiring them annually to file statements of their financial condition with the insurance department.

#### EXAMINATIONS.

The insurance department has examined the following domestic fire insurance companies since January 1, 1910, and verified their annual statements for the year 1909:

Capital Fire Insurance Company of Concord.  
Granite State Fire Insurance Company of Portsmouth.  
New Hampshire Fire Insurance Company of Manchester.  
Piscataqua Fire Insurance Company of Portsmouth.  
Portsmouth Fire Association of Portsmouth.  
Prudential Fire Insurance Company of Manchester.

#### CHANGES DURING THE YEAR ENDING AUGUST 31, 1910.

##### *Admitted.*

Mannheim Insurance Company of Germany.  
Union Marine Insurance Company of Liverpool.  
Fidelity-Phenix of New York.  
Spring Garden of Philadelphia.  
American Druggists of Cincinnati.  
Derryfield Mutual of Manchester.

##### *Withdrawn.*

Citizens' Mutual of Boston.  
Dixie Fire Insurance Company of Greensboro, N. C.

#### NUMBER OF COMPANIES AUTHORIZED TO TRANSACT BUSINESS WITHIN THE STATE DURING THE YEAR 1909.

##### STOCK COMPANIES.

Of New Hampshire .....	9
Of other states .....	49
Of other countries .....	30

## MUTUAL COMPANIES.

New Hampshire cash mutuals.....	4	
New Hampshire county mutuals.....	2	
New Hampshire town mutuals.....	17	
	<hr/>	23
Cash Mutuals of other states.....		9
		<hr/>
		120

FINANCIAL CONDITION OF ALL AUTHORIZED COMPANIES ON  
DECEMBER 31, 1909.

AS COMPARED WITH THEIR CONDITION ON THE CORRESPONDING DATE OF 1908.

*Paid-up Capital.*

	1908.		1909.	
	No.	Amount.	No.	Amount.
New Hampshire Companies...	8	\$1,654,000.00	9	\$1,745,000.00
Other states and countries....	75	49,600,000.00	79	50,950,000.00
	<hr/>	<hr/>	<hr/>	<hr/>
	83	\$51,254,000.00	88	\$52,695,000.00

*Gross Assets.*

New Hampshire Companies...	8	\$7,059,696.50	9	\$7,702,320.95
Other states and countries....	75	367,691,070.77	79	407,448,800.60
New Hampshire cash mutuals.	4	279,152.11	4	312,370.37
Mutuals of other states.....	9	4,508,936.60	9	4,737,847.77
	<hr/>	<hr/>	<hr/>	<hr/>
	96	\$379,538,855.98	101	\$420,201,339.69

*Liabilities except Capital.*

New Hampshire Companies...	8	\$3,425,835.07	9	\$3,763,740.29
Other states and countries....	75	210,166,826.86	79	227,183,153.73
New Hampshire cash mutuals.	4	88,335.18	4	90,273.96
Mutuals of other states.....	9	2,160,847.63	9	2,078,644.67
	<hr/>	<hr/>	<hr/>	<hr/>
	96	\$215,841,844.74	101	\$233,115,812.65

*Unearned Premiums.*

New Hampshire Companies...	8	\$2,710,693.84	9	\$2,848,319.42
Other states and countries....	75	177,069,707.89	79	189,505,953.71

New Hampshire cash mutuals.	4	\$84,224.12	4	\$81,131.81
Mutuals of other states.....	9	1,946,751.44	9	1,951,793.35
	96	\$181,811,377.29	101	\$194,387,198.29

*Surplus as Regards Policy-Holders.*

New Hampshire Companies...	8	\$3,634,565.40	9	\$3,938,580.66
Other states and countries....	75	157,524,244.91	79	181,265,646.87
New Hampshire cash mutuals.	4	190,816.93	4	222,096.41
Mutuals of other states.....	9	2,348,088.97	9	2,560,204.10
	96	\$163,697,716.21	101	\$187,986,528.04

The increase in each department for the year 1909 was as follows:

In paid-up capital.....	\$1,441,000.00
In gross assets.....	40,662,483.71
In liabilities except capital.....	17,273,967.91
In amount of unearned premiums.....	12,575,821.00
In surplus as to policy-holders.....	24,288,811.83

## FIRE INSURANCE BUSINESS IN NEW HAMPSHIRE.

## DOMESTIC COMPANIES.

*Town and County Mutuals.*

Number of companies .....	19
Risks written .....	\$1,343,143.00
Premiums and assessments received.....	27,979.01
Losses incurred .....	12,811.53
Risks in force .....	8,021,747.50

*Cash Mutuals.*

Number of companies.....	4
Risks written .....	\$4,762,275.17
Premiums received .....	65,869.14
Losses incurred .....	41,971.74
Ratio of losses to premiums.....	63.72



*Stock Companies.*

Number of companies .....	9
Risks written .....	\$27,017,476.00
Premiums received .....	383,254.37
Losses incurred .....	171,354.16
Ratio of losses to premiums.....	44.71

*Total Business Transacted Within the State by all New Hampshire Fire Insurance Companies.*

Number of companies.....	32
Risks written .....	\$33,122,894.17
Premiums received .....	477,102.52
Losses incurred .....	226,137.43
Ratio of losses to premiums.....	47.38

*Stock Companies of Other States.*

Number of companies .....	49
Risks written .....	\$62,339,753.00
Premiums received .....	799,197.82
Losses incurred .....	517,970.67
Ratio of losses to premiums.....	64.81

*Mutual Companies of Other States.*

Number of companies .....	9
Risks written .....	\$4,297,566.00
Premiums received .....	62,746.92
Losses incurred .....	15,462.64
Ratio of losses to premiums.....	24.64

*Companies of Other Countries.*

Number of companies .....	30
Risks written .....	\$32,244,902.83
Premiums received .....	351,511.23
Losses incurred .....	210,081.20
Ratio of losses to premiums.....	59.76

*Total Business Transacted in New Hampshire by all Authorized Fire Insurance Companies.*

Number of companies .....	120
Risks written .....	\$132,005,117.00

Premiums received .....	\$1,690,558.49
Losses incurred .....	969,651.94
Ratio of losses to premiums.....	57.35

## LIFE INSURANCE.

The annual statements of the life companies reporting to this department show an increase of more than \$2,600,000 in the volume of new business written in the state during the year 1909 over that of 1908—a gain of 36%—thus demonstrating that doubts and fears have been supplanted in the public mind by returning confidence and approval respecting this important subject, and showing a proper appreciation by the people of the increased benefits and advantages due to reforms and economies recently inaugurated and maintained by the companies and their officers. A still greater increase is probable during the current year.

## NEW HAMPSHIRE BUSINESS OF LIFE COMPANIES.

*Number of Policies and the Amount of the Same.*

	1908.		1909.	
	No.	Amount.	No.	Amount.
Companies .....	23		23	
Ordinary .....	4,002	\$5,042,187.24	5,491	\$6,110,061.32
Industrial .....	14,950	2,292,657.00	23,120	3,842,253.00
	<hr/>	<hr/>	<hr/>	<hr/>
	18,952	\$7,334,844.24	28,611	\$9,952,314.32

*Policies in Force.*

	1908.		1909.	
	No.	Amount.	No.	Amount.
Ordinary .....	38,696	\$50,490,747.67	40,747	\$52,706,579.94
Industrial .....	70,439	11,996,059.45	79,430	13,427,228.45
	<hr/>	<hr/>	<hr/>	<hr/>
	109,135	\$62,486,807.12	120,177	\$66,133,808.39

*Premiums Received.*

	1908.	1909.
	Amount.	Amount.
Ordinary .....	\$1,910,786.14	\$1,890,554.52
Industrial .....	395,065.10	428,507.02
	<hr/>	<hr/>
	\$2,305,851.24	\$2,319,061.54

*Losses Paid.*

	1908.	1909.
Ordinary .....	\$711,665.00	\$877,355.03
Industrial .....	105,584.15	115,684.25
	<hr/>	<hr/>
	\$817,249.15	\$992,439.28

## MISCELLANEOUS COMPANIES.

The changes during the year among companies of this class are as follows:

*Admitted.*

Loyal Protective Insurance Company of Boston.  
 Equitable Accident Insurance Company of Boston.  
 Peerless Casualty Company of Keene.

## NEW HAMPSHIRE BUSINESS.

	1908.	1909.
Number of companies .....	44	47
Premiums received .....	\$330,035.02	\$393,316.14
Losses paid .....	147,126.19	198,210.00

## ASSESSMENT CASUALTY COMPANIES.

The Loyal Protective Insurance Company, Equitable Accident Insurance Company and Peerless Casualty Company have been reincorporated and admitted as stock companies.

	1908.	1909.
Number of companies.....	9	6
Premiums and assessments.....	\$68,283.20	\$22,958.05
Losses paid .....	31,334.46	9,100.84
Policies in force..... (5,319)	1,650,450.00 (2,358)	732,225.00

## FRATERNAL BENEFICIARY ASSOCIATIONS.

No changes during the year save the L'Union Canadienne ceased to do business.

## NEW HAMPSHIRE BUSINESS.

	1908.	1909.
Number of associations.....	33	31
Number of claims paid.....	322	302½

Amount of claims paid.....	\$321,456.37	\$379,323.07
Policies in force.....	28,838	30,688
Premiums and assessments received.....	\$470,487.97	\$474,880.80

SUMMARY STATEMENT OF PREMIUMS AND LOSSES PAID IN  
NEW HAMPSHIRE BY ALL CLASSES OF COMPANIES AND  
ASSOCIATIONS DURING THE YEAR 1909.

	Premiums received.	Losses paid.
Fire .....	\$1,690,558.49	\$965,778.46
Miscellaneous .....	393,316.14	198,210.00
Life .....	2,319,061.54	992,439.28
Assessment casualty .....	22,958.05	9,100.84
Fraternal beneficiary .....	474,880.80	379,323.07

RECEIPTS AND EXPENDITURES.

RECEIPTS FOR THE YEAR ENDING AUGUST 31, 1910.

*Annual Fees.*

New Hampshire fire insurance companies.....	\$165.00	
New Hampshire assessment .....	5.00	
New Hampshire fraternal .....	30.00	
	<hr/>	\$200.00
Foreign fire insurance companies.....	\$1,788.00	
Foreign miscellaneous companies.....	2,116.00	
Foreign life companies.....	476.00	
Foreign assessment companies.....	100.00	
Foreign fraternal .....	205.00	
	<hr/>	4,681.00

*Admission Fees.*

Foreign fire insurance companies (7).....	\$319.00	
Foreign miscellaneous (2).....	100.00	
Foreign fraternal (1).....	10.00	
Domestic fire insurance company (1).....	10.00	
	<hr/>	439.00

*Agents' Licenses.*

Life insurance companies, 842 @ \$2.....	\$1,684.00
Assessment casualty, 97 @ \$2.....	194.00

Miscellaneous companies, 1,251 @ \$2.....	\$2,502.00	
Miscellaneous companies, 41 @ \$3.....	123.00	
Miscellaneous companies, 66 @ \$1.....	66.00	
	<hr/>	\$2,691.00
Fire insurance companies, \$2,754 @ \$2...	5,508.00	
	<hr/>	\$10,077.00

*Miscellaneous Fees.*

45 Services of process @ \$2.....	\$90.00	
1 Service of process @ \$3.....	3.00	
15 Copies of report @ \$1.25.....	18.75	
102 Certificates @ \$1.....	102.00	
Examinations of companies (6).....	30.00	
Balances from Brokers' licenses.....	294.00	
Company license, renewal.....	5.00	
	<hr/>	542.75
		<hr/>
		\$15,939.75

*Expenses of Insurance Department for the Year Ending August 1, 1910.*

Telegraph and telephone .....	\$52.72	
Office supplies and furniture .....	361.22	
Expressage .....	116.48	
Postage and envelopes.....	79.24	
Assessment for Convention.....	40.00	
All other expenses.....	26.50	
	<hr/>	\$676.16
Printing blanks .....	282.21	
Printing report .....	1,264.82	
	<hr/>	1,547.03
Salary of commissioner .....	2,000.00	
Salary of clerk.....	1,000.00	
Salary of stenographer.....	300.00	
	<hr/>	3,300.00
		<hr/>
		\$5,523.19

*Income to State from the Insurance Companies and Associations, and  
Expense of Insurance Department from 1890 to 1910 inclusive.*

The following figures are of interest as they show the steady increase in income each year since 1890. This means, of course, an increase in business as well.

xvi REPORT OF THE INSURANCE COMMISSIONER. [Aug. 31, 1910.]

	Taxes.	Fees.	Expenses.
1890 .....	\$10,230.09	\$4,519.00	\$5,095.94
1891 .....	13,332.58	4,804.00	5,665.49
1892 .....	14,618.19	6,529.60	5,769.50
1893 .....	16,585.64	5,687.40	6,017.15
1894 .....	19,330.51	6,221.00	6,211.01
1895 .....	18,281.61	7,020.00	5,993.24
1896 .....	22,526.36	8,127.40	6,095.62
1897 .....	26,195.88	9,832.05	5,845.09
1898 .....	26,001.04	9,964.50	5,424.76
1899 .....	28,277.03	10,197.20	5,565.24
1900 .....	32,284.00	12,204.10	†6,814.63
1901 .....	35,046.00	13,018.00	†3,990.90
1902 .....	40,444.89	12,371.96	5,363.79
1903 .....	44,754.15	12,124.85	5,135.66
1904 .....	47,746.87	13,684.50	4,953.46
1905 .....	52,619.16	13,904.50	5,426.33
1906 .....	56,100.06	14,420.35	5,464.02
*1907 .....	53,269.93	16,958.09	7,266.52
1908 .....	55,153.96	14,572.75	4,911.85
1909 .....	58,538.45	14,895.00	6,463.80
1910 .....	71,418.02	15,939.75	5,523.19
	<hr/>	<hr/>	<hr/>
	\$742,754.42	\$226,996.00	\$118,997.19

In addition to the amount of taxes received during the year by the state for its use, there has been distributed among the towns in which the stockholders of the various domestic stock fire insurance companies reside the sum of \$16,820.00.

*Summaries.*

Amount of taxes received.....	\$742,754.42	
Amount of fees received.....	226,996.00	
	<hr/>	\$969,750.42
Expense of the insurance department.....		118,997.19
		<hr/>
Net income to the state in 21 years.....		\$850,753.23

\* Includes fifteen months to August 31, 1907.

† The printing of two reports included in this amount.

‡ No expense for report this year.

GEORGE H. ADAMS,  
*Insurance Commissioner.*



# STATISTICAL TABLES.

TABLE No. 1.

*Showing Cash Assets, Premiums, Liabilities, Surplus, Income and Expenditures of the Town and County Mutual Fire Insurance Companies for the year 1909.*

COMPANIES.	Cash assets.	Premium notes.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.
Barnstead .. .. .	\$713.19	\$19,645.28	.....	\$713.19	\$891.61	\$715.88
Bow.....	124.70	3,917.75	.....	124.70	12.20	5.20
Candia.....	.....	7,362.45	\$40.55	—40.55	58.23	58.23
Canterbury .....	95.72	4,063.50	.....	95.72	75.47	14.47
Hollis.....	148.64	11,883.58	.....	148.64	71.39	38.48
Loudon .....	194.07	5,512.77	.....	194.07	86.32	23.25
Lyndeborough .....	121.61	8,853.96	.....	121.61	1,373.30	1,550.55
Milford .....	458.33	14,602.50	.....	458.33	142.25	43.52
Northwood.....	315.64	16,214.85	103.45	212.19	1,001.14	958.13
Orford .....	76.98	6,061.30	.....	76.98	40.13	66.80
Piermont....	65.40	9,247.30	.....	65.40	399.73	345.90

Sanbornton.....	123.63	5,417.25	17.79	105.84	242.10	70.35
Strafford.....	467.57	15,493.58	.....	467.57	94.57	45.89
Sutton.....	218.13	10,909.40	.....	218.13	90.67	44.56
Tilton and Northfield .....	1,440.98	4,678.25	.....	1,440.98	86.73	18.00
Weare.....	1,290.29	51,849.59	810.50	479.79	549.64	1,007.77
Westmoreland.....	992.93	8,698.25	1,000.00	—7.07	122.28	78.27
Merrimack County.....	164.84	54,848.36	800.00	—635.16	1,242.49	1,374.27
Rockingham Farmers' .....	10,201.52	247,986.80	7,708.32	2,493.20	26,237.76	20,292.07
	\$17,214.17	\$507,246.72	\$10,480.61	\$6,733.56	\$32,818.01	\$26,781.59

TABLE No. 2.

*Showing Receipts and Expenditures of Town and County Mutuals for the year ending December 31, 1909.*

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Barnstead.....	\$254.24	\$619.20	\$619.20	\$559.00	\$539.00	\$18.17	\$176.88
Bow .....	12.20	.....	.....	.....	.....	.....	5.20
Candia .....	58.23	.....	.....	.....	.....	.....	58.23
Canterbury .....	41.19	.....	34.28	.....	.....	.....	14.47
Hollis .....	48.23	.....	23.16	.....	.....	.....	38.48
Loudon .....	82.47	.....	3.75	.....	.....	.....	23.25
Lyndeborough .....	46.55	1,334.85	1,326.75	1,500.00	1,500.00	.....	80.55
Milford .....	131.25	.....	.....	.....	.....	11.00	43.52
Northwood .....	97.51	988.16	903.63	44.02	819.02	.....	139.11
Orford .....	40.13	.....	.....	25.00	25.00	.....	41.80
Piermont .....	47.65	352.08	352.08	275.00	275.00	.....	70.90

Sanbornton .....	142.30	.....	87.80	.....	.....	12.00	70.35
Strafford .....	94.57	.....	.....	.....	.....	.....	45.89
Sutton .....	90.67	.....	.....	.....	.....	.....	44.56
Tilton and Northfield .....	39.00	.....	.....	.....	.....	47.73	18.00
Weare .....	207.52	1,271.09	42.12	1,237.74	737.74	300.00	270.03
Westmoreland .....	22.28	956.80	.....	950.00	50.00	100.00	28.27
Merrinack County .....	442.49	.....	.....	850.00	850.00	800.00	524.27
Rockingham Farmers' .....	1,639.10	.....	21,048.66	7,370.77	5,770.77	3,550.00	14,521.30
	\$3,537.58	\$5,522.18	\$24,441.43	\$12,811.53	\$10,566.53	\$4,838.90	\$16,215.06

TABLE No. 3.

*Risks in Force, Risks Written, Premiums and Assessments Received, Losses Paid, and Other Expenditures of the Town and County Mutuals for the year 1909.*

COMPANIES.	Risks in force Dec. 31, 1909.	Risks written during year.	Premiums and assessments received.	Losses and other expen- ditures.
Barnstead .....	\$326,952.00	\$62,840.00	\$873.44	\$715.88
Bow .....	54,355.00	6,830.00	12.20	5.20
Candia .....	117,285.00	21,600.00	58.23	58.23
Canterbury .....	80,940.00	11,575.00	75.47	14.47
Hollis .....	194,201.00	42,815.00	71.39	38.48
London .....	110,255.50	16,495.00	86.22	23.25
Lyndeborough .....	147,566.00	26,560.00	1,373.30	1,580.55
Milford .....	146,025.00	19,450.00	131.25	43.52
Northwood .....	303,004.00	69,780.00	1,001.14	958.13
Orford .....	118,085.00	19,350.00	40.13	66.80
Piermont .....	137,000.00	18,590.00	399.73	345.90



Sanbornton.....	108,345.00	25,660.00	230.10	70.35
Strafford ....	259,311.00	33,775.00	94.57	45.89
Sutton.....	105,861.00	34,695.00	90.67	44.56
Tilton and Northfield .....	93,565.00	7,000.00	39.00	18.00
Weare .....	676,862.00	90,000.00	249.64	1,007.77
Westmoreland .....	77,995.00	13,400.00	22.28	78.27
Merrimack County .....	864,526.00	163,230.00	442.49	1,374.27
Rockingham Farmers' .....	4,099,614.00	659,498.00	22,687.76	20,292.07
	\$8,021,747.50	\$1,343,143.00	\$27,979.01	\$26,781.59

TABLE No. 4.

*Showing Assets, Policy Stipulations, Liabilities, Surplus and Unearned Premiums of the Cash Mutual Fire Insurance Companies for the year ending December 31, 1909.*

COMPANIES.	Gross assets.	Policy stipulations.	Liabilities.	Surplus or deficit.	Unearned premiums.
Concord Mutual .....	\$140,787.23	\$68,958.16	\$18,863.08	\$121,924.15	\$17,955.25
Grange Mutual ..	8,745.08	161,981.40	31,509.03	—22,763.95	27,444.03
Manufacturers & Merchants .....	154,850.07	200,720.22	38,201.97	116,648.10	34,032.65
Sunapee Mutual.....	7,987.99	40,147.70	1,699.88	6,288.11	1,699.88
	\$312,370.37	\$471,807.48	\$90,273.96	\$222,096.41	\$81,131.81

TABLE No. 5.

*Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income, of the Cash Mutuals for the year 1909.*

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenditures to income.	Ratio of expenditures to premiums.
Concord Mutual . . . . .	\$23,377.76	\$15,580.58	66.36	\$17,610.13	\$7,512.69	42.66	\$4,409.68	18.86	25.04
Grange Mutual . . . . .	16,652.72	17,555.14	105.42	16,652.72	14,403.51	86.49	3,151.63	18.92	18.92
Manufacturers & Merchants	47,846.61	32,123.38	67.13	42,081.93	16,649.13	39.56	10,712.17	22.38	25.36
Stonapee Mutual . . . . .	2,050.28	2,285.72	111.40	1,574.01	2,050.00	130.24	186.07	9.07	11.82
	\$89,927.37	\$67,544.82	75.11	\$77,918.79	\$40,615.33	52.12	\$18,459.55	20.52	23.69

TABLE No. 6.

*Risks Written, Premiums Received, and Losses Incurred by the Cash Mutuals, with Ratio of Losses Incurred to Risks Written and Premiums Received, also Amount at Risk with Premiums thereon.*

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.	Risks in force Dec. 31, 1909.	Premiums thereon.	Ratio of premiums to risks in force.
Concord Mutual . . . . .	\$1,164,048.17	\$18,617.82	\$7,512.69	0.64	40.35	\$2,431,738.57	\$31,602.58	1.42
Grange Mutual . . . . .	1,625,330.00	16,652.72	17,740.21	1.09	106.53	5,399,380.00	54,888.07	1.01
Manufacturers & Merchants	2,535,372.00	46,205.03	18,425.44	0.72	39.87	4,331,842.00	66,906.74	1.54
Sunapee Mutual . . . . .	181,725.00	1,623.66	2,050.00	1.12	126.25	495,785.00	4,014.77	0.81
	\$5,506,475.17	\$83,099.23	\$45,728.34	0.83	55.02	\$12,658,745.57	\$160,412.16	1.26

TABLE No. 7.

*Ratio of Net Assets to Risks in Force, and of Premiums Received to Risks Written during 1909 by the Cash Mutuals.*

COMPANIES.	Risks in force Dec. 31, 1909.	Net assets.	Ratio of net assets to risks.	Risks written during year.	Premiums thereon.	Ratio of premiums to risks written.
Concord Mutual .....	\$2,431,738.57	\$139,879.40	5.75	\$1,164,048.17	\$18,617.82	1.59
Grange Mutual .....	5,399,380.00	4,680.08	0.09	1,625,330.00	16,652.72	1.02
Manufacturers & Merchants .....	4,331,842.00	150,680.75	3.47	2,535,372.00	46,205.03	1.82
Sunapee Mutual .....	495,785.00	6,288.11	1.26	181,725.00	1,623.66	0.89
	\$12,658,745.57	\$301,528.34	2.38	\$5,506,475.17	\$83,099.23	1.51

TABLE No. 8.

*Business of New Hampshire Cash Mutuals within the State during the year ending December 31, 1909.*

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses		Ratio of losses		Ratio of losses	
					incurred to risks written.	paid to risks written.	incurred to premiums received.	paid to pre-miums received.	incurred to premiums received.	paid to pre-miums received.
Concord Mutual .....	\$1,120,563.17	\$17,037.49	\$7,442.06	\$7,442.06	0.66	0.66	43.68	43.68	43.68	43.68
Grange Mutual .....	1,625,330.00	16,652.72	17,740.21	14,403.51	1.09	0.88	106.53	106.53	86.49	86.49
Manufacturers & Merchants.	1,834,657.00	30,555.27	14,739.47	14,465.99	0.80	0.78	48.23	48.23	47.34	47.34
Sunapee Mutual .....	181,725.00	1,623.66	2,050.00	2,050.00	1.12	1.12	126.25	126.25	126.25	126.25
	\$4,762,275.17	\$65,869.14	\$41,971.74	\$38,361.56	0.88	0.80	63.72	63.72	58.23	58.23

TABLE No. 9.

*Ratio of Premiums to Risks Written on Property in New Hampshire and on Property out of the State  
by New Hampshire Cash Mutuals during the year 1909.*

COMPANIES.	Risks written on property in New Hampshire in 1909.	Premiums thereon.	Ratio of pre- miums to risks written.	Risks written on property out of the state in 1909.	Premiums thereon.	Ratio of pre- miums to risks written.
Concord Mutual .....	\$1,120,563.17	\$17,037.49	1.52	\$43,485.00	\$1,580.33	3.63
Grange Mutual .....	1,625,330.00	16,652.72	1.02	.....	.....	.....
Manufacturers & Merchants ...	1,834,657.00	30,555.27	1.66	700,715.00	15,649.76	2.23
Sunapee Mutual .....	181,725.00	1,623.66	0.89	.....	.....	.....
	\$4,762,275.17	\$65,869.14	1.38	\$744,200.00	\$17,230.09	2.31

TABLE No. 10.

*Showing Capital, Assets, Liabilities, Unearned Premiums and Surplus of New Hampshire Stock Fire Insurance Companies for the year ending December 31, 1909.*

COMPANIES.	Capital.	Gross assets.	Liabilities except capital.	Unearned premiums.	Surplus as to policy-holders.	Surplus over all liabilities.
Capital .....	\$200,000.00	\$882,541.56	\$501,972.45	\$381,573.13	\$380,369.11	\$180,369.11
Eastern .....	10,000.00	24,425.00	4,572.54	3,708.14	19,852.46	9,852.46
Granite State .....	200,000.00	1,109,313.65	600,048.24	517,057.93	509,265.41	309,265.41
New Hampshire .....	1,100,000.00	5,196,017.46	2,585,953.23	1,889,434.06	2,610,064.23	1,510,064.23
Piscataqua .....	10,000.00	25,945.67	7,646.42	7,645.17	18,299.25	8,299.25
Portsmouth .....	50,000.00	157,766.11	23,527.25	21,026.00	134,238.86	84,238.86
Prudential .....	50,000.00	78,795.31	6,294.83	6,051.31	72,500.48	22,500.48
State Dwelling House..	25,000.00	52,639.72	7,282.00	7,003.68	45,357.72	20,357.72
Underwriters' Fire ....	100,000.00	175,076.47	26,443.33	14,760.00	148,633.14	48,633.14
	\$1,745,000.00	\$7,702,320.95	\$3,763,740.29	\$2,848,319.42	\$3,938,580.66	\$2,193,580.66



TABLE No. 11.

*Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums of the Stock Fire Insurance Companies for the year 1909.*

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenditures to income.	Ratio of expenditures to premiums.
Capital .....	\$507,669.52	\$447,483.50	88.14	\$466,758.60	\$262,921.35	56.32	\$176,862.15	34.83	37.89
Eastern .....	6,357.40	2,807.82	44.16	4,410.07	1,427.00	32.35	830.82	13.07	18.83
Granite State .....	607,885.26	534,225.88	87.88	568,472.25	297,483.10	52.33	216,742.78	35.65	38.12
New Hampshire .....	2,362,997.37	2,114,280.69	89.47	2,151,924.69	1,136,908.61	52.83	867,392.08	36.71	40.31
Piscataqua .....	9,034.11	5,436.47	60.18	8,070.26	2,291.81	28.40	2,144.66	23.74	26.57
Portsmouth .....	24,097.24	15,678.97	65.06	17,631.65	3,611.21	20.48	7,067.76	29.33	40.08
Prudential ....	22,546.61	5,385.65	23.88	8,899.36	2,269.38	25.50	3,116.27	13.82	35.02
State Dwelling House	10,270.89	5,419.67	52.76	3,566.38	791.50	22.19	1,936.77	18.85	54.30
Underwriters' Fire...	26,068.15	30,523.85	117.09	17,307.01	7,155.61	41.34	9,448.24	36.24	54.57
	\$3,576,926.55	\$3,161,242.50	88.37	\$3,247,040.27	\$1,714,859.57	52.62	\$1,285,541.33	35.94	39.59

TABLE No. 12.

*Risks Written, Premiums Received, Losses Incurred by the Stock Fire Insurance Companies, also Risks in Force December 31, 1909, with Premiums thereon.*

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.	Risks in force Dec. 31, 1909.	Premiums thereon.	Ratio of premiums to risks in force.
Capital .....	\$53,150,617.00	\$640,910.50	\$286,037.22	0.54	41.63	\$64,006,859.00	\$735,772.40	1.15
Eastern .....	320,250.00	4,789.99	1,426.17	0.44	29.77	516,570.00	7,126.22	1.38
Granite State .....	59,094,064.00	802,360.35	326,400.96	0.55	40.68	79,952,979.00	1,000,457.13	1.25
New Hampshire .....	212,724,758.00	2,583,091.59	1,155,762.67	0.54	45.05	318,261,361.00	3,651,695.52	1.15
Piscataqua .....	618,151.00	8,962.38	2,292.76	0.37	25.58	1,027,971.00	14,066.15	1.37
Portsmouth .....	1,827,252.00	25,831.70	5,060.72	0.28	19.59	3,405,174.00	40,787.37	1.20
Prudential .....	755,757.00	9,455.15	2,269.38	0.30	24.00	661,067.00	8,582.43	1.30
State Dwelling House.	350,000.00	3,790.25	791.50	0.23	20.88	1,368,700.00	13,352.91	0.97
Underwriters' Fire ...	1,835,347.00	27,950.57	7,338.91	0.40	26.26	1,877,181.00	28,182.44	1.50
	\$330,676,196.00	\$4,107,142.48	\$1,787,379.72	0.54	43.52	\$471,077,805.00	\$5,503,022.57	1.17

TABLE No. 13.

*Ratio of Net Assets to Risks in Force, and of Premiums Received to Risks Written by New Hampshire Stock Fire Insurance Companies during 1909.*

COMPANIES.	Risks in force Dec. 31, 1909.	Net assets.	Ratio of net assets to risks.	Risks written in 1909.	Premiums thereon.	Ratio of premiums to risks written.
Capital . . . . .	\$64,066,859.00	\$761,912.24	1.19	\$53,150,617.00	\$610,910.50	1.20
Eastern . . . . .	516,576.00	23,620.60	4.57	320,250.00	4,789.99	1.49
Granite State . . . . .	79,952,979.00	1,026,323.34	1.28	59,094,064.00	802,360.35	1.36
New Hampshire . . . . .	318,261,364.00	4,499,498.29	1.41	212,724,758.00	2,583,091.59	1.21
Piscataqua . . . . .	1,027,971.00	25,944.42	2.52	618,151.00	8,962.38	1.45
Portsmouth . . . . .	3,405,174.00	155,264.86	4.56	1,827,952.00	25,831.70	1.41
Prudential . . . . .	661,007.00	78,551.79	11.88	755,757.00	9,455.15	1.25
State Dwelling House . . . . .	1,368,700.00	52,361.40	3.82	350,000.00	3,790.25	1.08
Underwriters' Fire . . . . .	1,877,181.00	163,493.14	8.71	1,835,347.00	27,950.57	1.52
	\$171,077,805.00	\$6,787,000.08	1.44	\$330,676,136.00	\$4,107,112.48	1.24

TABLE No. 14.

*Business of New Hampshire Stock Fire Insurance Companies within the State during 1909.*

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.
Capital .....	\$3,241,692.00	\$18,735.23	\$19,329.15	\$19,390.81	0.59	0.59	39.66	39.78
Eastern .....	237,221.00	3,776.88	990.63	990.86	0.42	0.42	26.21	26.23
Granite State .....	7,535,511.00	114,111.25	51,568.18	46,300.36	0.68	0.61	45.19	40.57
New Hampshire .....	12,516,811.00	173,290.60	66,958.67	92,564.90	0.68	0.74	50.18	53.42
Piscataqua .....	300,725.00	4,686.50	1,410.45	1,439.20	0.48	0.48	30.74	30.70
Portsmouth .....	879,433.00	12,091.95	3,898.63	1,860.62	0.44	0.21	32.24	15.39
Prudential .....	704,932.00	8,899.36	2,269.38	2,269.28	0.32	0.32	25.50	25.50
State Dwelling House....	317,900.00	3,566.38	791.50	.....	0.24	.....	22.19	.....
Underwriters' Fire.....	1,283,251.00	14,096.22	4,108.17	4,024.84	0.32	0.31	29.14	28.55
	\$27,017,476.00	\$383,254.37	\$171,354.16	\$168,840.97	0.63	0.62	44.71	44.05

TABLE No. 15.

*Ratio of Premiums Written on Property in New Hampshire and on Property out of the State by New Hampshire Stock Fire Insurance Companies during the year 1909.*

COMPANIES.	Risks written on property in New Hampshire in 1909.	Premiums thereon.	Ratio of pre- miums to risks written.	Risks written on property out of the state in 1909.	Premiums thereon.	Ratio of pre- miums to risks written.
Capital .....	\$3,241,692.00	\$48,735.23	1.50	\$19,908,925.00	\$392,175.27	1.18
Eastern .....	237,221.00	3,776.88	1.59	83,039.00	1,013.11	1.22
Granite State .....	7,535,511.00	114,111.25	1.51	51,558,553.00	688,249.10	1.33
New Hampshire .....	12,516,811.00	173,290.60	1.38	200,207,947.00	2,409,800.99	1.23
Piscataqua .....	300,725.00	4,086.50	1.56	317,426.00	4,275.88	1.34
Portsmouth .....	879,433.00	12,091.95	1.39	947,818.00	13,739.75	1.45
Prudential .....	704,932.00	8,899.36	1.26	50,825.00	555.79	1.09
State Dwelling House .....	317,900.00	3,566.38	1.12	32,100.00	223.87	0.69
Underwriters' Fire .....	1,283,251.00	14,096.22	1.10	552,096.00	13,851.35	2.51
	\$27,017,476.00	\$383,254.37	1.42	\$303,658,729.00	\$3,723,888.11	1.22

TABLE No. 16.

*Showing Capital, Assets, Liabilities, Unearned Premiums and Surplus of Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1909.*

COMPANIES.	Capital.	Gross assets.	Liabilities except capital.	Unearned premiums.	Surplus as to policy-holders.	Net amount at risk, Fire, Dec. 31, 1909.
Etna .....	\$4,000,000.00	\$18,062,110.33	\$7,999,405.99	\$9,620,977.85	\$10,062,704.34	\$1,038,997,587
Agricultural .....	500,000.00	3,178,078.30	1,920,837.24	1,736,047.55	1,557,241.06	321,334,100
Alliance .....	500,000.00	1,630,753.65	685,272.06	548,564.62	945,481.59	69,562,958
American Central .....	2,000,000.00	5,562,192.51	2,558,773.22	2,244,928.21	3,003,419.29	380,042,481
American of New Jersey .....	1,000,000.00	8,535,326.68	5,180,271.48	4,381,833.81	3,355,055.20	781,509,772
Boston .....	1,000,000.00	6,206,589.15	2,232,852.75	1,814,274.78	4,033,736.40	242,825,981
California .....	400,000.00	1,125,418.75	562,453.09	509,423.13	562,965.66	66,710,155
City of New York .....	500,000.00	1,434,223.06	376,724.51	318,458.59	1,057,498.55	61,048,528
Columbia* .....	400,000.00	703,381.03	109,478.12	100,067.63	593,905.91	16,274,932
Commercial Union .....	200,000.00	791,868.17	374,705.67	277,332.14	417,162.50	45,861,223
Commonwealth .....	500,000.00	2,108,185.03	573,674.13	522,292.57	1,534,510.90	103,062,877
Connecticut .....	1,000,000.00	6,956,215.49	4,165,855.44	3,831,754.74	2,790,300.05	628,982,386
Continental .....	1,000,000.00	22,332,787.04	8,287,908.40	7,426,028.24	14,044,878.61	1,349,317,539
Delaware .....	400,000.00	2,257,516.87	1,635,243.76	1,310,563.73	622,273.11	225,442,118
Equitable Fire & Marine .....	400,000.00	1,371,781.48	851,830.95	758,847.08	519,950.53	124,120,356
Fidelity .....	1,000,000.00	4,108,141.74	1,087,587.62	967,007.90	3,020,554.12	166,349,315
Fire Association .....	750,000.00	8,529,744.33	5,459,327.20	3,440,338.93	3,070,417.13	594,804,838
Fireman's Fund .....	1,500,000.00	7,431,401.75	3,916,514.84	3,180,066.25	3,514,856.91	434,294,302
Firemen's of New Jersey .....	1,000,000.00	5,715,087.79	1,975,306.06	1,755,910.95	3,739,781.73	327,397,823
Franklin .....	400,000.00	2,968,880.04	1,878,454.70	988,582.93	1,090,425.34	163,241,778

\*This company does only a marine and inland business.



German Alliance.....	400,000.00	1,591,667.13	560,836.22	429,411.73	1,030,830.91	80,181,587
German American .....	1,500,000.00	16,163,229.53	8,222,018.32	6,995,322.28	7,940,211.21	1,330,082,363
Germania .....	1,000,000.00	6,562,329.14	3,553,910.12	3,266,289.20	3,008,419.02	646,329,037
Glen Falls .....	200,000.00	5,097,415.75	2,462,489.96	2,114,778.65	2,634,925.79	372,339,203
Hanover .....	1,000,000.00	4,065,119.57	2,448,515.67	2,448,515.67	2,316,573.90	306,608,667
Hartford .....	2,060,000.00	23,035,700.61	14,321,953.11	12,742,135.49	8,713,747.50	2,062,986,408
Hone .....	3,000,000.00	27,367,672.28	13,124,835.32	10,244,415.00	14,182,836.96	1,849,278,697
Insurance Co. of North America	3,000,000.00	13,373,330.52	7,796,094.92	6,057,476.86	5,577,233.60	888,010,725
International .....	200,000.00	1,706,607.16	1,297,273.99	1,159,503.08	409,333.17	188,658,536
Mercantile Fire & Marine .....	200,000.00	432,321.43	171,798.47	110,219.59	280,522.96	18,486,114
Milwaukee Mechanics .....	500,000.00	3,111,280.90	1,898,110.53	1,676,004.72	1,213,170.37	282,666,457
National .....	1,000,000.00	9,328,707.25	5,488,413.24	4,655,577.28	3,840,294.01	821,029,986
National Union .....	900,000.00	3,008,161.50	1,732,923.84	1,563,195.18	1,335,237.66	241,228,292
Niagara .....	750,000.00	6,122,658.84	3,078,349.94	2,786,419.49	3,044,308.90	510,891,216
Old Colony .....	400,000.00	881,612.66	374,964.30	311,006.54	506,618.36	52,497,526
Orient .....	500,000.00	2,990,286.12	1,439,945.04	1,261,828.64	1,550,341.08	222,590,949
Pelican .....	200,000.00	646,878.33	257,107.40	226,575.59	389,770.93	44,874,665
Pennsylvania .....	750,000.00	7,299,419.10	4,349,097.67	3,086,778.72	2,950,321.43	555,747,262
Phoenix of New York .....	1,500,000.00	9,973,247.49	7,961,850.84	6,549,446.90	2,011,396.65	1,087,005,031
Phoenix of Connecticut .....	2,000,000.00	9,941,424.23	4,874,586.85	4,293,241.71	5,066,837.38	798,467,033
Providence Washington .....	500,000.00	3,438,546.21	2,266,756.04	1,924,514.08	1,171,790.17	311,916,986
Queen .....	1,000,000.00	8,622,543.09	4,328,168.86	3,787,815.80	4,294,374.23	625,136,904
Saint Paul Fire & Marine .....	500,000.00	6,286,457.76	4,144,833.34	3,772,123.84	2,141,624.42	513,556,790
Security .....	500,000.00	2,570,473.10	1,552,770.97	1,393,510.17	1,017,702.13	239,732,344
Springfield Fire & Marine .....	2,000,000.00	9,761,460.23	5,043,398.70	4,369,974.40	4,718,061.53	718,613,096
Union .....	200,000.00	965,243.66	646,230.01	528,861.00	325,013.65	81,840,459
Westchester .....	300,000.00	4,462,134.06	3,730,353.80	2,441,324.69	1,731,780.26	455,782,613
Western Reserve .....	250,000.00	481,823.93	160,496.79	131,712.72	321,327.14	21,456,154
Williamsburgh City .....	250,000.00	2,787,066.18	1,746,544.13	1,538,564.11	1,040,522.05	278,885,164
	\$14,950,000.00	\$304,163,503.95	\$160,861,165.62	\$134,328,962.79	\$144,302,338.33	\$22,847,474.34

TABLE No. 16.—*Continued.*

MUTUAL COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities except capital.	Unearned premiums.	Surplus as to policy- holders.	Net amount at risk, Fire, Dec. 31, 1909.
Citizens .....	.....	\$93,976.00	\$47,928.50	\$43,910.72	\$48,047.50	\$6,940,653
Fitchburg .....	.....	238,714.40	170,261.27	159,224.29	68,450.13	23,662,567
Holyoke .....	.....	1,100,107.02	340,093.77	314,173.28	661,013.25	43,781,758
Merchants & Farmers .....	.....	258,872.97	152,883.87	138,101.62	105,987.10	20,107,399
Merrimack .....	.....	211,880.91	158,511.65	112,717.45	53,370.26	18,555,545
Middlesex .....	.....	651,279.75	358,795.39	333,262.86	295,481.36	47,198,571
Providence .....	.....	772,690.46	190,317.23	183,658.89	582,373.23	32,215,229
Quincy .....	.....	790,117.13	281,411.51	276,386.87	505,705.62	35,497,167
Traders & Mechanics .....	.....	615,209.13	375,436.48	370,357.37	239,772.65	51,372,890
.....	.....	\$4,737,847.77	\$2,078,614.67	\$1,951,793.35	\$2,560,204.10	\$279,331,779

TABLE No. 16.—*Concluded.*

COMPANIES OF OTHER COUNTRIES.	Deposit capital.	Assets in the United States.	Liabilities except deposit in the United States.	Unearned premiums.	Surplus as to policy- holders in the United States.	Net amount at risk, Fire, Dec. 31, 1909.
Aachen & Munich .....	\$200,000.00	\$2,242,315.35	\$1,132,870.95	\$999,814.83	\$1,109,444.40	\$176,086,484
Atlas Assurance .....	200,000.00	2,214,061.96	1,575,612.25	1,412,346.94	638,419.71	247,960,608
British America .....	200,000.00	1,564,197.62	969,991.20	804,892.33	654,206.42	151,512,229



Caledonian.....	200,000.00	2,081,808.46	1,459,093.47	1,272,875.38	625,711.99	223,417,931
Commercial Union.....	200,000.00	7,310,375.24	4,661,937.04	3,538,838.78	2,618,438.20	613,196,075
First Russian .....	200,000.00	876,262.88	492,383.33	428,508.63	383,879.55	80,275,589
Jakor .....	200,000.00	1,342,159.69	838,034.05	686,742.10	504,125.61	103,732,361
Law Union and Rock .....	200,000.00	703,437.67	405,643.09	364,121.71	297,794.58	71,528,507
Liverpool and London and Globe .....	200,000.00	13,885,802.88	8,405,654.47	7,010,150.31	5,480,148.41	1,251,451,199
London and Lancashire .....	200,000.00	3,875,360.76	2,484,252.27	2,237,966.09	1,391,168.49	432,912,904
London Assurance .....	200,000.00	3,377,467.80	2,227,776.26	1,886,298.52	1,149,691.51	307,155,371
Mannheim* .....	200,000.00	700,274.22	335,692.10	262,934.12	364,555.12	*
Moscow .....	200,000.00	1,725,236.12	1,192,381.70	1,029,477.39	532,854.42	191,714,367
Munich.....	200,000.00	5,236,055.71	3,877,627.60	2,252,186.60	1,358,428.11	503,385,261
North British and Mercantile .....	200,000.00	8,242,611.35	4,665,001.76	4,166,252.62	3,577,600.59	825,215,235
Northern .....	200,000.00	4,933,170.75	3,177,076.78	2,709,204.60	1,756,093.97	490,462,119
Norwich Union.....	200,000.00	2,594,330.17	1,824,462.29	1,605,956.01	769,867.88	295,043,201
Palatine .....	200,000.00	3,247,414.84	1,932,048.66	1,458,136.08	1,315,366.18	240,470,781
Phoenix Assurance.....	200,000.00	3,398,181.05	2,149,141.38	1,928,101.82	1,219,039.67	352,769,690
Rossia .....	200,000.00	3,316,410.12	2,804,080.42	2,273,208.75	512,329.70	352,578,173
Royal Exchange.....	200,000.00	2,226,264.61	1,407,921.93	1,224,768.61	818,342.71	222,908,175
Royal .....	200,000.00	11,323,568.26	8,312,647.32	7,176,390.67	3,010,920.94	1,332,812,521
Russian Reinsurance.....	200,000.00	1,019,632.88	693,585.86	609,420.50	326,047.02	107,116,320
Salamandra .....	200,009.00	1,911,370.69	1,261,376.02	907,870.62	646,994.67	146,033,157
Scottish Union .....	200,000.00	4,848,132.00	2,165,936.16	1,926,970.53	2,682,195.81	311,406,926
Skandia .....	200,000.00	1,373,744.80	1,036,749.56	789,397.23	336,995.24	119,339,560
State Fire .....	200,000.00	430,148.22	97,680.94	88,071.41	332,467.28	13,366,193
Sun .....	200,000.00	4,236,799.06	2,981,579.34	2,665,927.52	1,252,219.72	482,452,755
Union Marine* .....	200,000.00	668,425.09	274,619.20	175,029.18	393,805.89	*
Western.....	200,000.00	2,377,303.37	1,536,100.71	1,285,031.04	811,202.66	227,268,314
\$3,000,000.00		\$103,285,296.65	\$56,321,988.11	\$55,176,990.92	\$36,963,308.51	\$9,936,725,027
\$50,950,000.00		\$112,186,618.37	\$229,261,798.40	\$191,457,747.06	\$183,825,850.97	\$33,063,531,119

\* This company transacts only marine and inland business.

TABLE No. 17.

*Showing the Business Done in New Hampshire by the Fire and Fire-Marine Insurance Companies of Other States and Countries for the year ending December 31, 1909.*

STOCK COMPANIES OF OTHER STATES.	Risks written in 1909.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Etna .....	\$5,238,512	\$77,482.60	\$53,674.27	\$18,695.95	0.92	62.81
Agricultural .....	410,300	5,418.93	2,899.35	3,071.18	0.74	56.36
Alliance .....	186,156	2,694.47	306.51	306.51	0.16	11.37
American Central .....	756,698	10,874.48	5,841.92	6,290.97	0.83	57.85
American of New Jersey .....	708,333	9,486.03	3,722.17	4,911.32	0.69	51.77
Boston .....	1,361,947	21,991.20	13,576.10	15,363.47	1.12	69.87
California .....	52,460	770.53				
City of New York .....	244,158	3,663.52	4,694.86	2,160.20	0.88	58.96
Columbia* .....	98,905	2,068.31	2,889.55	2,889.55	2.92	139.70
Commercial Union .....	71,750	782.84	75.00	75.00	0.10	9.58
Commonwealth .....	313,150	2,900.12	41.66	101.66	0.03	3.59
Connecticut .....	834,580	12,518.68	3,155.51	2,513.88	0.30	20.08
Continental .....	3,051,512	46,745.44	26,955.28	27,690.63	0.91	59.23
Delaware .....	266,201	4,248.31	2,496.79	1,696.79	0.63	39.94
Equitable Fire & Marine .....	465,995	6,991.06	1,663.02	2,160.52	0.46	30.90
Fidelity .....	491,735	7,727.17	6,236.57	7,251.57	1.47	93.84
Fire Association .....	1,633,824	23,206.26	14,372.99	13,872.88	0.84	59.78
Fireman's Fund .....	2,533,139	24,781.98	14,149.72	12,104.50	0.48	48.84
Firemen's of New Jersey .....	525,702	19,854.93	7,723.72	8,389.64	1.59	42.25

\* This company does only a marine and inland business.

Franklin . . . . .	342,064	4,664.08	3,816.24	4,720.21	1.38	101.20
German Alliance . . . . .	144,101	1,071.87	942.66	1,390.66	0.96	129.74
German American . . . . .	1,568,615	20,407.19	17,737.42	18,421.42	1.17	90.26
Germania . . . . .	513,776	6,985.10	836.60	2,537.18	0.49	36.32
Gleus Falls . . . . .	230,785	3,212.13	685.72	2,230.47	0.97	69.43
Hanover . . . . .	725,229	8,987.25	3,281.39	3,408.80	0.47	37.92
Hartford . . . . .	6,193,874	68,302.11	37,122.42	38,928.86	0.63	56.98
Hone . . . . .	8,221,371	68,777.04	116,565.73	114,063.95	1.39	165.81
Insurance Co. of North America . . . . .	3,951,645	70,661.98	30,939.35	28,361.08	0.72	40.14
International . . . . .	306,838	3,616.69	601.93	950.93	0.31	26.29
Mercantile Fire & Marine . . . . .	224,150	3,405.16	945.59	789.22	0.35	23.17
Milwaukee Mechanics . . . . .	227,200	2,916.83	662.85	1,988.35	0.87	68.16
National . . . . .	2,693,516	28,821.98	15,972.83	16,120.50	0.59	55.93
National Union . . . . .	484,278	5,455.48	611.53	686.53	0.14	12.58
Niagara . . . . .	1,659,567	23,179.03	13,761.59	14,436.53	0.87	62.28
Old Colony . . . . .	601,862	9,801.85	3,032.47	4,824.21	0.80	49.21
Orient . . . . .	660,698	10,383.28	4,056.92	3,732.30	0.56	35.94
Pelican . . . . .	31,875	409.30	1,124.32	670.32	2.10	163.77
Pennsylvania . . . . .	2,118,079	21,720.99	9,306.08	9,310.35	0.43	42.86
Phoenix of New York . . . . .	2,052,279	21,868.50	15,051.92	13,345.97	0.65	61.02
Phoenix of Connecticut . . . . .	3,415,149	35,987.48	19,055.73	20,691.57	0.61	57.49
Providence Washington . . . . .	1,090,023	12,102.27	7,142.06	8,935.60	0.82	73.01
Queen . . . . .	1,039,461	15,621.41	7,033.94	9,810.01	0.94	62.79
Saint Paul Fire & Marine . . . . .	327,181	4,202.50	3,921.67	4,050.57	1.23	96.38
Security . . . . .	512,898	7,340.52	1,515.43	1,654.66	0.32	22.54
Springfield Fire & Marine . . . . .	1,745,505	23,632.48	17,686.03	17,638.21	1.01	68.81
Union . . . . .	211,876	3,497.39	4,302.99	2,911.45	1.37	83.24
Westchester . . . . .	657,417	9,980.36	6,543.16	8,043.40	1.22	80.59
Western Reserve . . . . .	140,751	2,054.42	27.26	1,402.26	0.99	68.25
Williamsburgh City . . . . .	999,636	13,894.29	3,682.26	2,365.85	0.23	17.02
	\$62,339,753	\$799,197.82	\$512,416.78	\$517,970.67	0.83	61.81

TABLE No. 17.—*Concluded.*

MUTUAL COMPANIES OF OTHER STATES.	Risks written in 1909.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Citizens .....	\$31,940.00	\$710.71	\$11.76	\$11.76	0.04	1.65
Fitchburg .....	951,502.00	13,137.01	4,578.80	4,578.80	0.48	31.85
Holyoke .....	315,295.00	5,525.34	868.99	877.99	0.25	15.89
Merchants & Farmers .....	585,666.00	7,657.60	1,918.88	1,918.88	0.33	25.05
Merrimack .....	504,325.00	7,456.99	1,469.94	1,420.56	0.28	19.05
Middlesex .....	135,625.50	2,315.97	11.00	11.00	0.007	0.47
Providence .....	441,625.00	5,596.33	943.17	943.17	0.21	16.85
Quincy .....	402,267.00	6,622.03	3,474.80	2,489.80	0.61	37.59
Traders & Mechanics .....	899,321.00	13,721.94	3,210.68	3,210.68	0.35	23.31
	\$1,297,566.00	\$62,746.92	\$16,488.02	\$15,462.64	0.36	24.64
COMPANIES OF OTHER COUNTRIES.						
Aachen and Munich .....	\$247,712.00	\$3,731.80	\$1,755.44	\$1,755.44	0.71	47.04
Atlas Assurance .....	646,355.00	9,232.67	5,500.21	6,132.21	0.94	66.41
British America .....	383,303.00	5,079.31	1,594.54	1,133.27	0.29	22.31
Caledonian .....	532,540.00	8,282.06	7,272.47	7,737.69	1.45	93.65
Commercial Union .....	2,850,363.00	22,876.97	14,189.86	14,716.11	0.51	64.32



TABLE No. 18.

*Detailed Statistics of Fires in New Hampshire for the Six Months ending July 1, 1909.*

Tabulated from Reports of City and Town Authorities under the Law of 1889.

PROPERTY.	Partial.	Total.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Bakeries .....	3	...	\$2,800	\$1,800	\$705	\$705	\$700	\$200	\$175	\$50
Barns .....	8	4	20,450	9,400	11,295	4,785	6,675	3,900	276	215
Blacksmith shop .....	1	1	50	.....	50	.....	15	.....	10	.....
Boiler-rooms .....	2	.....	1,900	40	386	36	1,000	.....	650	.....
Bookstores .....	2	.....	.....	.....	.....	.....	3,600	2,500	271	211
Carriage-house .....	1	.....	200	.....	200	.....	.....	.....	.....	.....
Church .....	1	1	4,000	1,000	4,000	1,000	.....	.....	.....	.....
Creamery .....	1	.....	300	.....	.....	.....	500	.....	50	.....
College building* ..	1	1	12,500	*96,000	85	85	25,000	.....	145	145
Drug-store .....	1	.....	5,000	4,000	321	321	6,500	5,900	700	500
Dry-house .....	1	1	6,747	6,000	6,747	6,000	13,506	9,758	12,128	9,758
Dwellings .....	96	32	275,850	160,858	70,755	45,565	74,985	36,040	26,491	16,036
Factory .....	1	.....	25,000	10,000	5	5	.....	.....	.....	.....
Farm buildings .....	1	4	16,650	13,600	14,715	8,861	43	.....	43	.....
Foundries .....	3	.....	83,000	25,900	2,230	2,230	9,000	5,600	947	947
Garages . . . . .	2	.....	5,100	1,000	1,600	1,000	39,000	14,300	16,000	12,000

\* Blanket policy covering several buildings.



Hall .....	1	25,000	21,868	86	86	1,200	800	150	150
Henhouse .....	1	100	.....	100	.....	100	.....	100	.....
Hosiery mill .....	1	.....	.....	.....	.....	4,400	4,400	4,400	4,400
Hotels .....	6	199,400	111,000	97,928	60,478	45,860	35,680	32,757	35,332
Lodging-house .....	1	600	.....	49	.....	200	200	100	100
Lunch-rooms .....	2	20,350	10,300	675	675	600	600	200	200
Market .....	1	.....	.....	.....	.....	1,800	.....	200	.....
Mica works .....	1	3,000	800	20	20	2,000	5,000	.....	.....
Photograph room .....	1	350	.....	150	.....	.....	.....	.....	.....
Preserving factory .....	1	3,000	1,800	3,000	1,800	4,000	2,000	1,918	1,918
Printing-office .....	1	500	300	500	300	1,300	.....	1,300	.....
Railroad bridge .....	1	31,000	18,000	31,000	18,000	.....	.....	.....	.....
Railroad car .....	1	.....	.....	500	500	2,000	2,000	500	500
Railroad station .....	1	500	500	.....	.....	.....	.....	.....	.....
Sawmills .....	3	5,600	2,000	5,100	1,500	5,400	4,000	3,700	3,500
Schools .....	1	12,000	6,000	12,000	6,000	2,300	1,000	1,500	1,214
Sheds .....	5	12,425	7,500	1,390	1,375	3,175	.....	115	.....
Shops .....	1	2,900	400	2,900	400	2,925	800	2,375	290
Slaughter-house .....	1	250	.....	250	.....	50	.....	50	.....
Stores .....	18	207,040	109,700	19,890	17,051	126,239	86,700	37,587	29,710
Storehouses .....	4	2,392	1,200	2,392	1,200	5,940	4,100	5,120	3,750
Tannery † .....	1	35,969	†155,000	33,253	†131,000	115,803	.....	109,322	.....
Tenements .....	4	149,500	95,400	30,626	16,197	61,600	31,200	12,055	8,055
Town houses .....	1	37,000	19,600	13,283	6,283	2,000	.....	2,000	.....
	171	\$1,028,423	\$890,966	\$368,186	\$333,458	\$569,506	\$256,678	\$273,335	\$128,981

† This amount covers building and contents.

*Causes of Fires.*

Unknown .....	76	Burning out chimneys . . . .	4
Defective chimneys .....	36	Thawing out pipes. ....	4
Sparks .....	25	Lightning .....	4
Exposure .....	19	Children with matches . . .	4
Carelessness .....	15	Hot ashes .....	3
Overheating .....	14	Gas fixtures . . . . .	2
Spontaneous combustion.....	7	Rats and matches.....	2
Lamps .....	7	Gasoline . . . . .	2
Incendiary . . . . .	6	Gasoline stove . . . . .	1
Burning grass .....	5	Forest fire.. . . .	1

Total number of fires .....	237
Total insurance on buildings .....	\$890,966.00
Total insurance on contents .....	256,678.00
Total loss on buildings.....	368,186.00
Total loss on contents.....	273,335.00
Total insurance paid on buildings.....	333,458.00
Total insurance paid on contents .....	128,981.00



TABLE No. 18.—Continued.

*Detailed Statistics of Fires in New Hampshire for the Six Months ending January 1, 1910.*

Tabulated from Reports of City and Town authorities under the Law of 1889.

PROPERTY.	Partial.	Total.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Automobile .....	1	...	\$2,100	.....	\$35	.....	.....	.....	.....	.....
Bakery .....	1	...	3,300	\$1,200	26	\$26	\$950	\$300	.....	.....
Barber shops.....	2	...	.....	.....	.....	.....	1,900	1,200	\$172	\$172
Barns .....	4	9	18,430	7,325	16,319	6,255	9,325	1,350	8,875	1,350
Blacksmith shop..	1	...	700	700	500	500	150	100	100	100
Boarding-houses ..	1	1	5,000	2,700	2,700	2,700	1,800	.....	1,200	.....
Boiler-house .....	1	1	6,700	4,620	1,100	1,020	3,625	1,870	1,625	925
Bridge.....	1	...	700	.....	50	.....	.....	.....	.....	.....
Business block.....	1	...	6,000	5,000	191	191	4,600	3,050	161	161
Church .....	1	2	60,000	11,500	11,025	5,525	3,400	1,800	3,025	1,625
Cord wood.....	2	...	1,400	.....	350	.....	.....	.....	.....	.....
Dwellings.....	109	48	425,750	266,461	137,853	85,097	119,336	52,185	40,967	23,413
Electric Light & Power Co.....	.....	1	6,000	2,500	6,000	2,500	30,000	17,500	30,000	17,500
Farm buildings.....	.....	1	700	.....	700	.....	500	.....	500	.....
Furniture factory..	1	...	15,000	8,300	2,463	2,463	25,000	16,600	6,224	6,224

TABLE No. 18.—*Concluded.*

PROPERTY.	Partial.	BUILDINGS.					CONTENTS.				
		Total.	Value.		Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Gas office .....	1	1	\$80,000		\$28,000	\$3,150	\$3,150	\$11,196	\$5,000	\$3,876	\$3,000
Hospital .....	1	1	5,000		3,000	21	21	1,000	500		
Hotels .....	2	2	71,000		37,500	13,357	357	3,200	3,800	2,250	250
Ice-houses .....		2	31,355		12,000	31,355		5,200	5,000	5,200	
Lumber yard .....	3	3	8,700		5,900	8,175	5,900	3,500	2,300	2,300	2,300
Launch room .....	1	1	7,500		4,200	1,050	1,050	1,800	1,800	1,400	
Market .....	1	1						1,200	700	25	25
Mica Mine Co. ....	1	1	3,000		800	50	50	2,000	5,000		
Mill .....		1	1,000		700	1,000	700				
Office. ....	1	1	1,600		2,000	600	500	2,800	1,300	1,750	1,300
Pawnbrokers' shop .....	1	1						2,000	1,000	25	25
Polishing shop .....		1	800			800		2,500	1,800	2,500	1,800
Pulp mill .....	1	1	10,000		5,000	1,903	1,903			1,598	1,598
Sawmill .....	2	3	137,150		91,657	47,165	3,172	48,541	37,354	16,477	7,510
School .....	1	1	45,900			1,050		100		100	
Sheds .....	4	3	4,815		1,575	721	81	5,305		3,302	
Shoe factory .....		1	4,000		2,500	4,000	2,500	16,000	12,000	16,000	12,000

Stores .....	23	4	170,600	92,060	41,843	34,868	167,860	81,740	113,614	34,868
Storehouses .....	5	...	21,600	16,100	1,310	1,140	15,160	10,400	6,150	4,350
Tenements .....	9	...	...	...	...	...	16,300	9,480	4,351	3,955
Tool houses .....	...	2	510	500	510	500	2,500	2,500	2,394	...
Town hall .....	...	1	4,000	...	4,000	...	500	...	500	...
Watchmaker's tool factory .....	1	...	...	...	...	...	2,000	1,000	700	584
Wheel factory .....	1	...	6,000	...	380	380	6,000	...	235	235
Wood type factory .....	...	1	1,200	500	1,200	500	10,500	1,000	10,500	1,000
	185	86	\$1,170,510	\$614,298	\$342,973	\$163,049	\$327,688	\$280,629	\$291,099	\$129,303

*Causes of Fires.*

Unknown .....	88	Spontaneous combustion ..	3
Defective chimneys .....	39	Gas stoves .....	3
Exposure .....	32	Smoking in bed .....	3
Sparks .....	19	Fire-works .....	3
Overheating .....	16	Burning out chimneys .....	2
Carelessness .....	15	Hot ashes .....	2
Lamps .....	13	Rats and matches .....	2
Children with matches .....	7	Lantern .....	2
Incendiary .....	6	Back firing .....	1
Oil stoves .....	5	Burning grass .....	1
Lightning .....	4	Picker .....	1
Cigar stubs .....	4		

Total number of fires .....	271
Total insurance on buildings .....	\$614,298.00
Total insurance on contents .....	280,629.00
Total loss on buildings .....	342,973.00
Total loss on contents .....	291,099.00
Total insurance paid on buildings .....	163,049.00
Total insurance paid on contents .....	129,303.00

TABLE No. 19.

*General Statement of Capital, Assets, Liabilities, Income and Expenditures of the Miscellaneous Companies  
for the year 1909.*

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Income.	Expenditures.
Ætna Accident and Liability .....	\$500,000.00	\$885,982.16	\$177,805.13	\$313,318.88	\$201,861.70
Ætna Indemnity.....	250,225.00	879,786.29	543,831.36	799,856.52	690,159.77
Ætna Life (Accident Department)* .....	.....	.....	3,830,912.46	5,801,217.56	4,871,512.02
American Bonding .....	750,000.00	2,514,581.76	1,017,429.81	1,425,306.82	980,550.61
American Fidelity .....	250,000.00	885,701.95	542,646.59	767,709.85	447,685.96
American Surety .....	2,500,000.00	7,643,460.13	2,015,620.81	3,228,376.60	2,309,650.15
Bankers' Surety .....	500,000.00	917,538.19	350,343.86	612,617.86	383,802.79
Casualty Company of America.....	500,000.00	1,956,343.61	1,307,163.63	1,970,385.92	1,564,267.62
Columbian National (Acc. Dept.)* .....	.....	.....	59,705.85	89,693.27	86,298.51
Continental Casualty .....	300,000.00	1,917,193.27	1,218,819.66	3,273,688.72	2,588,644.18
Empire State Surety .....	500,000.00	1,374,925.06	772,698.29	1,314,569.81	984,798.15
Employers' Liability† .....	200,000.00	5,063,420.35	3,151,438.36	4,313,649.03	3,343,682.89
Equitable Accident.....	100,000.00	201,701.37	18,993.13	12,358.41	13,678.13
Federal Casualty .....	100,000.00	255,424.83	31,418.60	359,876.45	315,240.21
Fidelity and Casualty .....	1,000,000.00	9,598,924.02	6,034,694.12	8,084,818.28	6,510,636.26
Fidelity and Deposit.....	2,000,000.00	6,237,834.91	1,724,190.58	2,734,395.59	2,384,571.51
Frankfort Marine† .....	200,000.00	1,479,689.20	978,37.18	1,242,941.14	1,085,867.78
General Accident† .....	200,000.00	2,287,412.93	1,669,040.38	3,214,829.52	2,478,145.14
Great Eastern Casualty .....	250,000.00	633,781.53	186,610.94	562,404.55	451,950.17
Guarantee Co. of North America† .....	200,000.00	961,081.01	180,444.57	179,915.39	145,003.20
Hartford Steam Boiler. ....	1,000,000.00	4,714,610.79	2,122,117.01	1,930,421.21	1,252,291.69
Lloyds Plate Glass .....	250,000.00	958,504.88	327,866.93	631,710.84	497,314.32
London Guarantee and Accident† .....	200,000.00	2,651,945.90	2,023,636.73	2,622,068.83	2,077,570.47

\* See report of Life Companies.

† Deposit capital.

TABLE No. 19.—*Concluded.*

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Income.	Expenditures.
Loyal Protective .....	\$ 100,000.00	\$274,706.86	\$121,091.30	\$256,786.01	\$81,069.47
Maine.....	100,000.00	158,516.50	46,376.57	100,215.23	70,724.33
Maryland Casualty .....	750,000.00	5,227,339.62	3,142,654.23	4,732,334.63	3,469,836.83
Masonic Protective.....	100,000.00	226,409.35	37,851.68	87,056.17	83,064.57
Massachusetts Accident.....	100,000.00	168,598.21	50,088.25	249,635.19	240,763.16
Massachusetts Bonding .....	500,000.00	1,066,118.89	358,126.46	632,563.02	339,539.69
Metropolitan Casualty .....	200,000.00	813,663.44	408,003.62	739,837.81	597,926.50
National Casualty.....	100,000.00	255,253.75	41,074.51	757,725.25	719,792.97
National Surety.....	750,000.00	3,864,016.09	2,109,246.69	3,050,462.11	2,002,572.43
New Amsterdam Casualty .....	314,400.00	1,094,644.65	562,164.54	907,445.00	787,912.51
New Jersey Plate Glass .....	200,000.00	602,044.70	237,652.17	478,506.81	338,679.44
New York Plate Glass .....	200,000.00	918,200.96	332,264.81	650,943.07	486,897.49
North American Accident .....	200,000.00	672,738.34	186,324.66	1,146,723.14	1,057,851.18
Ocean Accident and Guarantee .....	200,000.00	3,854,570.38	2,584,516.74	3,127,862.68	2,666,615.98
Pennsylvania Casualty .....	200,000.00	625,839.29	346,443.72	713,928.65	561,564.66
Philadelphia Casualty .....	500,000.00	1,427,180.90	747,636.86	1,384,697.55	934,853.64
Ridgely Protective .....	100,000.00	301,546.47	42,299.60	276,860.07	252,155.29
Standard Accident .....	500,000.00	3,526,058.77	1,846,708.70	2,634,568.74	2,032,928.58
Title Guaranty and Surety .....	1,000,000.00	2,292,309.70	875,251.35	1,132,428.33	770,488.83
Travelers' (Accident Department) .....	2,000,000.00	15,915,801.29	9,813,151.74	9,913,436.17	8,517,151.35
Travelers' Indemnity .....	500,000.00	821,167.92	241,331.05	313,513.96	213,482.32
United States Casualty .....	500,000.00	2,546,547.22	1,246,547.22	1,915,909.27	1,690,349.36
United States Fidelity and Guaranty .....	2,000,000.00	5,213,886.51	2,701,078.97	3,807,785.32	2,843,162.68
United States Health and Accident .....	300,000.00	861,480.63	220,288.22	1,195,563.07	1,060,676.41
	\$23,164,625.00	\$106,748,503.74	\$58,584,439.61	\$85,772,912.33	\$67,488,232.90

† Deposit capital.

TABLE No. 20.

*Summary of the Business of the Miscellaneous Companies within the State during the year 1909.*

COMPANIES.	CLASS OF BUSINESS WRITTEN IN NEW HAMPSHIRE.	Premiums received.	Losses paid.
Etna Accident and Liability.....	Auto. property damage and plate glass.....	\$1,431.80	\$300.60
Etna Indemnity.....	Fidelity, surety, plate glass, burglary and theft.....	344.30	.....
Etna Life (Accident Department).....	Accident, health and liability.....	15,133.28	7,581.40
American Bonding.....	Fidelity and surety.....	5,627.37	41.00
American Fidelity.....	Accident, health, liability, fidelity, surety, plate glass, auto. property damage.....	4,397.04	216.75
American Surety.....	Fidelity and surety.....	7,899.34	25,000.00
Bankers' Surety.....	Fidelity.....	2,444.39	517.39
Casualty Company of America.....	Accident, liability, plate glass and steam boiler.....	7,205.86	12,741.43
Columbian Nat'l Life (Accident Dept.).....	Accident and health.....	1,448.67	154.04
Confidential Casualty.....	Accident and health.....	12,268.65	4,948.23
Empire State Surety.....	Accident, health, liability, fidelity and surety, plate glass, steam boiler and burglary.....	1,351.03	180.13
Employers' Liability.....	Accident, health, liability, fidelity, steam boiler, burglary and auto. property damage.....	25,051.74	35,452.12
Equitable Accident.....	Accident.....	266.95	199.42
Federal Casualty.....	Accident.....	932.20	435.43
Fidelity and Casualty.....	Accident, health, liability, fidelity, plate glass, steam boiler, burglary and fly-wheel.....	21,061.45	11,300.80
Fidelity and Deposit.....	Fidelity and surety.....	17,928.65	10,866.69
Frankfort Marine, Acc. and Pl. Gl.....	Accident, health and liability.....	14,626.16	6,298.61
General Accident.....	Accident, health, liability and burglary.....	32,255.16	11,436.95
Great Eastern Casualty.....	Accident and health.....	5,051.38	1,821.13
Guarantee Co. of North America.....	Fidelity.....	200.00	.....



TABLE No. 20.—*Concluded.*

COMPANIES.	CLASS OF BUSINESS WRITTEN IN NEW HAMPSHIRE.	Premium received.	Losses paid.
Hartford Steam Boiler.....	Steam boiler.....	\$9,657.17	\$878.54
Lloyds Plate Glass.....	Plate glass.....	2,363.48	318.99
London Guarantee and Accident.....	Accident, liability and auto. property damage.....	3,335.20	378.61
Loyal Protective.....	Accident and health.....	7,072.00	2,252.15
Maine.....	Accident and health.....		
Mayland Casualty.....	Accident, health, liability, plate glass, steam boiler, burglary, sprinkler, fly-wheel and auto. property damage.....	10,900.63	2,504.03
Masonic Protective.....	Accident.....	2,011.00	595.00
Massachusetts Accident.....	Accident.....	18,552.97	8,493.33
Massachusetts Bonding and Ins. Co.....	Fidelity, surety and burglary.....	1,786.47	
Metropolitan Casualty.....	Accident and plate glass.....	271.05	172.25
National Casualty.....	Accident and health.....	971.47	482.82
National Surety.....	Fidelity, surety and burglary.....	6,096.02	1,399.95
New Amsterdam Casualty.....	Accident, health, liability, plate glass and burglary.....	680.18	263.78
New Jersey Plate Glass.....	Plate glass and burglary.....	60.35	
New York Plate Glass.....	Plate glass.....	307.12	26.25
North American Accident.....	Accident.....	2,807.06	717.75
Ocean Accident and Guarantee.....	Accident, health, liability, plate glass, burglary, credit and auto. property damage.....	7,148.41	101.07
Pennsylvania Casualty.....	Accident, health, liability and plate glass.....	3,188.77	630.79
Philadelphia Casualty.....	Accident, health, liability, plate glass and auto. property damage.....	2,317.31	793.08
Ridgely Protective.....	Accident and health.....	7,912.00	4,066.13
Standard Accident.....	Accident, health, liability and auto. property damage.....	2,222.94	889.81
Title Guaranty and Surety.....	Fidelity and surety.....	1,122.85	23.44
Travelers' (Accident Department).....	Accident, health, liability and workmen's collective.....	75,034.10	17,670.54



Travelers' Indemnity.....	Accident, steam boiler, fly-wheel and auto, property damage	4,682.20	777.21
United States Casualty .....	Accident, health, liability, steam boiler and burglary.....	4,041.90	9,981.17
United States Fidelity and Guaranty	Fidelity, surety and burglary .....	14,396.47	5,071.71
United States Health and Accident..	Accident and health .....	27,355.60	10,220.48
		\$393,316.14	\$198,210.00

*Showing Capital, Income, Expenditures, Assets, Liabilities and Surplus of Life Insurance Companies for the year 1909.*

lvi

## REPORT OF THE

[Aug. 31]

COMPANIES.	Capital.	Income.	Expenditures.	Gross assets.	Liabilities.	Unassigned funds or surplus.
Æthna Life .....	\$2,000,000	\$11,786,038.04	\$11,511,983.98	\$91,732,132.99	\$83,757,464.32	\$7,636,231.21
Columbian National.....	1,000,000	1,511,496.35	1,031,659.28	5,109,193.61	3,639,370.89	506,686.14
Connecticut General.....	150,000	1,873,570.45	1,028,082.53	8,871,702.88	7,962,078.91	759,623.94
Connecticut Mutual.....	.....	9,164,956.12	8,815,200.39	68,132,055.08	63,859,086.37	4,272,968.71
Equitable Life .....	100,000	75,813,091.31	62,589,412.21	479,490,419.21	470,308,004.15	\$9,492,415.06
Fidelity Mutual .....	.....	5,780,195.60	3,452,871.11	19,502,070.14	18,501,886.67	1,000,183.47
John Hancock .....	.....	22,339,359.17	14,551,231.90	61,915,609.73	58,786,457.15	6,159,152.58
Manhattan.....	100,000	3,275,768.92	3,046,032.71	21,269,761.49	20,582,461.73	587,299.76
Massachusetts Mutual.....	.....	11,499,539.29	6,981,236.33	55,207,981.67	50,641,147.24	4,566,834.43
Metropolitan .....	2,000,000	81,736,175.27	49,002,671.11	277,107,868.46	217,205,510.48	27,902,357.98
Mutual Benefit.....	.....	21,524,010.20	16,173,596.47	129,698,148.57	124,053,954.75	5,644,493.82
Mutual Life.....	.....	86,295,388.92	66,257,750.14	560,122,367.61	560,122,367.61	.....
National Life .....	.....	8,317,165.55	5,137,313.07	47,188,473.41	45,593,519.36	1,888,924.05
New York Life.....	.....	111,025,312.56	67,366,436.57	599,708,285.97	599,708,285.97	.....
Northwestern Mutual .....	.....	49,115,142.94	35,241,281.93	262,441,989.28	255,248,430.51	7,193,558.77
Penn Mutual.....	.....	22,608,081.29	11,387,704.72	108,786,753.15	104,331,221.24	4,455,531.91
Phoenix Mutual .....	.....	5,815,622.26	3,862,152.55	28,055,728.66	26,921,315.27	1,134,413.39
Provident Life and Trust.....	1,000,000	12,230,936.88	8,622,127.03	70,514,350.45	61,543,328.07	7,971,022.38
Prudential .....	2,000,000	67,238,261.73	43,973,022.26	200,158,077.92	178,087,599.27	20,070,478.65
Security Mutual.....	.....	1,862,670.64	1,718,508.91	5,382,953.79	4,858,561.59	524,389.20
State Mutual .....	.....	6,862,325.25	4,773,599.87	31,602,684.52	31,536,289.72	3,066,391.80
Travelers .....	.....	10,518,245.79	6,665,910.77	51,336,343.22	50,825,463.88	3,510,879.34
Union Mutual .....	.....	2,913,173.28	1,741,961.00	16,076,405.46	14,272,251.85	1,804,153.61
.....	\$8,350,000	\$640,688,863.81	\$437,934,717.47	\$3,269,211,657.27	\$3,082,352,090.03	\$120,159,993.50

\* See statement of company.

TABLE No. 22.

*Detailed Statement of the Income of the Life Insurance Companies for the year 1909.*

COMPANIES.	New premiums.	Renewal premiums.	Interest and rents.	All other sources.	Total income.
Etna Life .....	\$1,461,985.81	\$9,085,309.53	\$3,985,065.67	\$253,677.03	\$14,786,038.04
Columbian National .....	226,171.50	1,070,501.74	208,162.64	6,360.47	1,511,496.35
Connecticut General .....	244,201.16	1,213,617.64	408,035.62	9,716.03	1,875,570.45
Connecticut Mutual .....	621,100.38	5,349,419.28	3,091,081.07	103,055.39	9,164,956.12
Equitable Life .....	6,908,822.75	46,354,141.68	20,838,403.66	1,741,693.28	75,843,091.31
Fidelity Mutual .....	629,602.11	4,066,404.05	918,611.44	165,518.00	5,780,195.60
John Hancock Mutual .....	1,315,150.93	18,227,581.34	2,681,706.13	134,917.77	22,359,359.17
Manhattan .....	182,730.34	2,030,929.19	1,057,036.22	5,072.47	3,275,768.92
Massachusetts Mutual .....	1,016,286.06	7,352,357.36	2,352,929.61	747,966.26	11,499,539.29
Metropolitan .....	4,709,963.69	20,337,041.46	11,860,079.41	47,889,090.71	84,796,175.27
Mutual Benefit .....	2,660,455.44	15,655,910.79	5,761,397.95	446,246.02	24,524,010.20
Mutual Life .....	6,771,865.07	46,661,997.70	21,863,281.99	61,432,044.16	86,205,388.92
National Life .....	1,151,913.05	5,165,084.97	2,053,048.38	64,419.15	8,317,465.55
New York Life .....	6,878,916.95	71,746,110.75	24,964,871.77	7,435,440.09	111,025,342.56
Northwestern Mutual .....	5,117,414.22	31,972,553.31	12,078,232.52	276,912.89	49,415,142.94
Penn Mutual .....	2,276,001.66	14,370,862.82	4,987,198.52	384,021.29	22,668,084.29
Phoenix Mutual .....	778,066.96	3,693,966.72	1,319,090.64	24,497.94	5,815,622.26
Provident Life and Trust .....	1,219,199.13	6,917,958.16	3,168,009.65	945,789.94	12,250,936.88
Prudential .....	4,292,415.37	17,650,859.84	8,083,020.63	37,211,968.89	67,238,264.73
Security Mutual .....	202,306.04	1,400,460.13	246,561.81	13,289.66	1,862,670.64
State Mutual .....	662,689.18	4,181,604.17	1,478,564.41	539,467.49	6,862,325.25
Travelers .....	927,376.67	5,749,543.54	2,429,284.81	1,412,040.77	10,518,245.79
Union Mutual .....	167,196.32	2,039,753.73	653,673.54	82,549.69	2,943,173.28
	\$50,908,490.79	\$342,493,952.90	\$139,487,384.73	\$161,325,785.39	\$640,688,863.81

## Detailed Statement of the Gross Expenditures of the Life Insurance Companies for the year 1909.

lviii

## REPORT OF THE

[Aug. 31]

COMPANIES.	Death and endowment claims.	Annuityants.	Surrendered policies and notes.	Dividends to policy-holders.	Claims on supplementary contracts.
Etna Life.....	\$5,285,167.41	\$21,161.72	\$1,729,659.44	\$1,036,916.31	\$27,109.10
Columbian National.....	266,475.61	511.60	189,217.06	58,401.48	1,000.00
Connecticut General.....	438,792.30	3,377.90	147,119.54	100,742.90	265.00
Connecticut Mutual.....	4,815,728.31	22,253.49	785,102.35	1,254,515.90	1,026.33
Equitable Life.....	26,123,873.08	1,124,337.91	11,398,513.56	9,610,501.51	160,814.41
Fidelity Mutual.....	1,619,579.81	4,097.54	465,478.85	141,566.84	29,688.20
John Hancock Mutual.....	5,636,016.73	.....	1,092,491.37	1,666,412.16	24,730.19
Manhattan Life.....	1,432,311.86	10,789.10	621,288.79	250,222.78	1,384.93
Massachusetts Mutual.....	2,756,837.75	.....	1,111,095.52	1,390,441.45	74,739.66
Metropolitan Life.....	20,516,847.83	169,036.72	2,061,607.17	3,895,755.48	8,580.00
Mutual Benefit.....	7,328,381.92	183,014.71	2,395,285.41	2,556,973.41	127,822.23
Mutual Life.....	29,026,174.39	2,707,751.71	12,169,807.77	11,007,482.49	231,999.26
National Life.....	2,046,017.89	330,002.79	955,921.48	530,213.19	15,594.33
New York Life.....	29,473,197.84	1,705,682.88	13,576,399.19	7,231,998.56	215,339.00
Northwestern Mutual.....	10,788,900.61	81,971.70	7,624,334.39	10,339,865.91	141,935.06
Penn Mutual.....	6,350,002.33	289,873.94	1,933,410.79	1,751,557.82	190,069.57
Phoenix Mutual.....	1,630,536.02	13,711.97	659,577.12	525,347.23	3,190.97
Provident Life and Trust.....	4,506,801.01	91,266.77	749,658.34	1,152,848.51	54,414.84
Prudential.....	15,364,076.44	69,435.50	2,828,917.23	2,630,971.09	77,413.72
Security Mutual.....	539,735.77	292.57	614,435.67	40,784.13	2,986.44
State Mutual.....	2,083,464.24	10,918.97	680,419.04	814,978.24	10,593.99
Travelers.....	3,572,929.73	27,924.72	573,478.44	567,444.49	323,198.95
Union Mutual.....	846,640.54	2,715.62	262,015.50	125,814.38	5,770.26
	\$183,808,729.48	\$6,870,432.86	\$67,630,804.02	\$58,206,686.26	\$1,731,636.44

TABLE No. 23.—Continued.

COMPANIES.	Dividends to stock- holders.	Commissions and expenses of agents.	Paid to officers and office employees.	Taxes and fees.	Miscellaneous expenses.	Total expenditures.
Etna Life .....	\$200,000.00	\$1,109,815.62	\$295,137.61	\$397,212.08	\$109,801.56	\$1,511,983.98
Columbian National .....	70,000.00	210,581.12	95,259.63	19,452.49	78,143.25	1,031,659.28
Connecticut General .....	13,500.00	204,455.90	57,039.81	21,570.23	41,308.95	1,028,082.53
Connecticut Mutual .....	.....	600,510.59	196,031.41	158,469.43	951,562.58	8,815,200.39
Equitable Life .....	7,000.00	6,742,726.75	1,454,550.83	637,560.35	2,029,563.81	62,589,442.21
Fidelity Mutual .....	.....	624,407.02	179,830.93	31,034.16	357,188.06	3,452,871.41
John Hancock Mutual .....	.....	4,559,803.65	595,108.38	222,962.43	753,676.99	14,551,231.90
Manhattan Life .....	26,000.00	241,971.86	121,369.88	39,032.26	298,661.25	3,046,032.71
Massachusetts Mutual .....	.....	902,971.03	191,363.73	146,405.88	347,381.31	6,984,236.33
Metropolitan Life .....	140,000.00	14,436,637.43	2,902,255.31	1,056,667.10	3,782,314.37	49,002,671.41
Mutual Benefit .....	.....	2,086,233.73	425,655.16	433,406.21	642,823.69	16,173,596.47
Mutual Life .....	.....	4,688,275.27	1,220,173.86	719,520.72	4,486,961.61	66,257,750.14
National Life .....	.....	714,113.15	142,831.82	159,277.36	243,311.06	5,137,313.07
New York Life .....	.....	6,095,010.17	1,483,863.47	943,357.61	6,638,587.82	67,366,436.57
Northwestern Mutual .....	.....	3,923,451.33	764,601.87	835,711.89	740,509.17	35,241,281.93
Penn Mutual .....	.....	2,062,202.81	383,858.41	492,973.39	930,755.63	14,387,704.72
Phoenix Mutual .....	.....	624,322.74	140,487.05	122,286.31	142,693.14	3,862,152.55
Provident Life and Trust .....	.....	776,341.05	345,474.35	208,408.30	736,913.86	8,622,127.03
Prudential .....	200,000.00	16,202,195.33	2,338,454.96	1,238,946.48	3,022,311.51	43,973,022.26
Security Mutual .....	.....	311,037.22	92,294.55	25,207.73	91,731.82	1,718,508.91
Slate Mutual .....	.....	565,817.09	110,346.08	87,789.99	379,182.23	4,773,509.87
Travelers .....	.....	877,770.10	178,131.74	112,162.27	941,400.33	6,665,940.77
Union Mutual .....	.....	232,767.67	88,405.23	44,085.40	133,746.40	1,741,961.00
	\$656,500.00	\$68,847,718.63	\$13,805,526.14	\$1,153,500.10	\$28,180,539.43	\$437,934,717.47

TABLE No. 24.

Summary of the Business of Life Insurance Companies Transacted within the State during the year 1909.

COMPANIES.	POLICIES ISSUED IN 1909.		POLICIES IN FORCE Dec. 31, 1909.		Premiums received in 1909.	Losses and claims incurred in 1909.	Losses and claims paid in 1909.
	Number.	Amount.	Number.	Amount.			
Etna Life .....	98	\$147,802.60	1,273	\$1,871,158.78	\$51,407.73	\$35,638.00	\$34,635.00
Columbian National { Ord.	31	39,736.00	233	468,118.00	20,210.69	25.00	.....
{ Ind.	.....	.....	242	32,009.45	1,695.40	383.00	383.00
Connecticut General .....	181	242,122.00	1,120	1,683,111.00	59,646.71	15,156.00	16,156.00
Connecticut Mutual .....	88	153,483.00	750	1,367,104.00	50,997.49	28,741.00	29,741.00
Equitable Life .....	87	107,549.00	1,322	2,230,583.00	90,802.12	13,600.00	10,638.07
Fidelity Mutual .....	22	26,336.00	99	107,517.00	4,516.68	.....	.....
John Hancock Mutual .....	153	360,091.00	455	891,128.00	31,737.70	1,735.00	1,735.00
Manhattan Life .....	5	6,600.00	63	81,569.00	3,006.31	16,045.00	16,045.00
Massachusetts Mutual .....	127	221,712.00	2,878	1,657,120.00	126,385.97	95,404.00	92,701.00
Metropolitan Life { Ord.	2,310	1,666,859.00	9,115	6,329,339.00	293,979.82	48,028.00	47,028.00
{ Ind.	11,311	2,053,971.00	63,385	11,118,803.00	363,339.39	97,957.14	97,747.14
Mutual Benefit .....	74	136,000.00	818	1,330,397.00	52,121.37	27,823.00	27,823.00
Mutual Life .....	301	422,952.40	6,363	9,692,292.40	326,772.92	310,801.00	301,858.00
National Life .....	576	787,318.03	4,327	6,055,411.40	235,138.89	70,500.00	70,500.00
New York Life .....	190	313,291.00	3,325	4,694,272.00	179,700.92	49,781.77	49,180.77
Northwestern Mutual .....	23	79,000.00	1,303	2,502,434.00	94,208.26	42,291.00	45,291.00
Penn Mutual .....	8	25,000.00	361	916,322.00	40,777.21	13,171.00	13,171.00
Phoenix Mutual .....	44	49,500.00	652	700,517.00	26,157.71	41,813.40	39,813.40
Provident Life and Trust .....	76	139,098.00	443	721,489.00	24,487.11	10,223.00	10,223.00
Prudential { Ord.	845	752,409.00	2,681	2,618,726.00	19,843.46	19,843.46	19,843.46
{ Ind.	11,806	1,788,282.00	15,803	2,246,356.00	63,472.23	17,205.61	16,954.11
Security Mutual .....	8	9,000.00	67	108,182.00	3,759.12	1,074.75	1,074.75
State Mutual .....	97	159,682.00	582	933,037.00	36,524.51	16,030.11	16,030.11
Travelers .....	124	199,982.00	911	1,496,798.00	54,557.50	14,390.96	14,390.96
Union Mutual .....	20	31,503.29	1,243	1,266,131.36	50,514.32	18,465.81	19,467.51
	28,611	\$9,952,314.32	120,177	\$66,133,808.39	\$2,319,061.54	\$1,006,133.04	\$992,439.28



TABLE No. 25.

*Showing Income, Expenditures, Net Assets and Certificates in force of the Assessment Casualty Companies for the year 1909.*

COMPANIES.	Net assets Dec. 31, 1908.	INCOME.		EXPENDITURES.		Net assets Dec. 31, 1909.	Certificates in force Dec. 31, 1908.	Certificates in force Dec. 31, 1909.	Deaths in 1909.
		Assess- ments.	All other.	Losses and claims.	All other.				
Brotherhood Accident .....	\$51,062.17	\$180,696.45	\$656.74	\$92,259.76	\$70,918.63	\$67,690.39	12,947	14,753	82
Equitable Accident* .....	13,490.62	87,329.50	432.61	49,016.57	32,460.10	19,743.06	4,794	6,251	24
Fraternal Protective .....	13,189.24	35,322.16	422.31	9,873.26	22,849.23	16,181.22	2,154	2,710	25
Loyal Protective* .....	78,852.45	43,687.87	2,918.43	12,111.59	41,399.48	78,364.77	5,260	5,053	2
Masonic Mutual Accident .....	37,329.46	34,830.44	2,407.60	13,003.80	21,549.24	113,353.51	2,976	2,550	22
National Accident .....	14,625.11	45,929.69	269.86	22,222.39	18,768.02	16,934.25	3,121	3,082	155
Peoples Casualty .....									
Red Men's Fraternal .....	\$208,548.99	\$424,896.11	\$7,107.55	\$198,487.37	\$207,944.70	\$312,267.20	31,252	34,399	

TABLE No. 26.

*Statement of the Business of the Assessment Casualty Companies within the State during the year 1909.*

COMPANIES.	POLICIES IN FORCE DEC. 31, 1909.		Gross amount paid by members.	Losses and claims paid in 1909.	Number of claims paid.
	Number.	Amount.			
Brotherhood Accident .....	91	\$9,100.00	\$720.00	\$340.20	10
Equitable Accident Company* .....	172	239,650.00	2,245.00	936.80	40
Fraternal Protective Association .....	469	93,800.00	4,893.00	1,342.00	58
Loyal Protective Association .....	2,386	780,700.00	22,815.40	14,664.43	267
Masonic Mutual Accident Company .....	116	30,075.00	1,648.25	468.95	10
National Accident .....	338	33,800.00	2,088.50	1,500.71	23
National Protective .....	47	52,000.00	391.50	22.86	3
Peoples Casualty Company .....	1,503	469,750.00	19,012.37	6,397.12	314
Red Men's Fraternal Association .....	132	77,500.00	1,137.00	523.71	13
	5,254	\$1,786,375.00	\$51,951.02	\$26,202.78	768

\* See Miscellaneous Companies.

† Admitted during year as stock companies.



TABLE No. 27.

*Premiums Received by Insurance Companies of Other States and Countries for the year 1909. Tax thereon.*

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1909.	Premiums received.	Taxes paid.
Aachen and Munich.....	Feb. 5, 1897	\$247,712.00	\$3,731.80	\$74.64
Ætna.....	Dec. 30, 1889	5,238,512.00	77,482.60	1,580.91
Agricultural.....	May 22, 1894	410,300.00	5,418.93	108.98
Alliance.....	Jan. 1, 1905	186,156.00	2,694.47	53.89
American Central.....	Jan. 19, 1901	756,698.00	10,874.48	217.49
American of New Jersey.....	Nov. 30, 1889	708,333.00	9,486.03	189.72
Atlas.....	July 20, 1904	646,355.00	9,232.67	184.65
Boston.....	May 15, 1896	1,364,947.00	21,991.20	547.81
British America.....	Dec. 31, 1889	383,303.00	5,079.31	101.59
Caledonian.....	Oct. 20, 1890	532,540.00	8,262.06	165.24
California.....	July 1, 1909	52,460.00	770.53	15.41
Citizens' Mutual.....	Nov. 3, 1905	31,940.00	710.71	14.21
City of New York.....	May 19, 1906	244,158.00	3,663.52	73.27
Columbia.....	June 13, 1906	98,905.00	2,068.31	41.37
Commercial Union Assurance.....	Dec. 7, 1889	2,830,363.00	22,876.97	457.54
Commercial Union of New York.....	Oct. 4, 1898	71,750.00	782.84	15.76
Commonwealth.....	Jan. 31, 1908	313,150.00	2,900.12	58.00
Connecticut.....	Sept. 22, 1893	834,580.00	12,518.68	250.37
Continental.....	Mar. 24, 1891	3,051,512.00	46,745.44	1,005.69
Delaware.....	July 1, 1895	266,201.00	4,248.31	84.97
Equitable Fire & Marine.....	Jan. 24, 1898	465,995.00	6,991.06	139.82
Fidelity.....	July 10, 1906	491,735.00	7,727.17	178.69
Fire Association.....	April 8, 1890	1,633,824.00	23,206.26	464.13
Fireman's Fund.....	Dec. 31, 1889	2,533,139.00	24,781.98	495.64

Firemen's of New Jersey	June	9, 1898	525,702.00	19,854.93	397.10
First Russian	Mar.	13, 1907	175,960.00	1,727.16	.....
Fitchburg Mutual	May	23, 1889	951,502.00	13,137.01	292.74
Franklin Fire	Jan.	22, 1898	342,064.00	4,664.08	93.28
German Alliance	May	28, 1901	144,101.00	1,071.87	21.44
German American	April	1, 1896	1,568,615.00	20,407.19	408.14
Germania	Feb.	20, 1896	513,776.00	6,985.10	156.04
Glens Falls	Mar.	30, 1903	230,785.00	3,212.13	64.24
Hanover	Mar.	2, 1899	725,229.00	8,987.25	199.04
Hartford	Mar.	12, 1890	6,193,874.00	68,302.11	1,368.46
Holyoke Mutual	April	10, 1906	345,295.00	5,525.34	110.51
Home	Feb.	1, 1892	8,221,371.00	68,777.04	1,385.96
Insurance Company of North America	Dec.	6, 1889	3,951,645.00	70,661.98	1,505.86
International	May	20, 1909	306,838.00	3,616.69	.....
Jakor	July	28, 1908	574,075.00	7,088.51	91.55
Law Union and Rock	April	8, 1909	41,400.00	583.48	11.67
Liverpool and London and Globe	Dec.	20, 1889	6,798,121.00	52,088.45	1,179.94
London and Lancashire	Nov.	21, 1889	1,454,515.00	20,737.28	414.75
London Assurance	May	15, 1895	811,318.00	11,930.99	288.62
Manheim	Sept.	7, 1909	.....	.....	.....
Mercantile Fire & Marine	July	23, 1891	224,150.00	3,405.16	68.10
Merchants and Farmers	Dec.	3, 1890	585,666.00	7,657.60	153.15
Merrimack Mutual	Dec.	17, 1900	504,325.00	7,456.99	159.42
Middlesex Mutual	April	17, 1906	135,625.00	2,315.97	46.32
Milwaukee Mechanics	Sept.	3, 1907	227,200.00	2,916.83	58.31
Moscow	Jan.	6, 1900	513,503.00	4,907.89	.....
Munich	June	6, 1899	2,557,357.00	33,141.26	228.54
National	Dec.	31, 1889	2,693,516.00	28,821.98	702.71
National Union	June	8, 1905	484,278.00	5,455.48	109.11
Niagara	Nov.	7, 1891	1,659,507.00	23,179.03	539.76
North British and Mercantile	Jan.	18, 1890	1,898,126.00	18,060.98	361.22
Northern	Jan.	20, 1890	930,146.00	11,529.78	230.60
Norwich Union	Dec.	31, 1889	855,263.00	9,569.56	216.45
Old Colony	June	25, 1906	601,862.00	9,801.85	196.07
Orient	Jan.	9, 1890	660,698.00	10,383.28	207.67
Palatine	Feb.	10, 1893	483,172.00	6,473.46	129.47

TABLE No. 27.—Continued.

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount writ- ten in 1909.	Premiums received.	Taxes paid.
Pelican .....	April 4, 1900	\$31,875.00	\$109.30	\$8.19
Pennsylvania .....	Aug. 1, 1890	2,118,079.00	21,720.99	434.42
Phoenix of New York .....	Jan. 7, 1892	2,052,279.00	21,868.50	437.37
Phoenix of Connecticut .....	Dec. 3, 1889	3,415,149.00	35,987.48	719.75
Phoenix Assurance .....	Dec. 5, 1889	638,141.00	7,555.11	151.10
Providence Mutual .....	Feb. 22, 1893	411,625.00	5,596.33	111.93
Providence Washington .....	Feb. 1, 1890	1,090,023.00	12,102.27	242.65
Queen .....	Feb. 7, 1891	1,039,461.00	15,621.41	312.43
Quincy Mutual .....	Jan. 3, 1899	402,267.00	6,622.03	132.44
Rossia .....	Feb. 11, 1904	1,291,543.00	14,441.68	2.62
Royal Exchange .....	Feb. 3, 1900	424,240.00	5,874.73	144.69
Royal .....	Aug. 1, 1890	3,017,280.68	45,680.80	913.62
Russian Reinsurance .....	Mar. 13, 1907	337,542.00	3,180.71	.....
Saint Paul Fire & Marine .....	Mar. 9, 1906	327,181.00	4,202.50	100.28
Salamandra .....	Mar. 8, 1900	920,516.00	10,850.07	149.83
Scottish Union .....	Feb. 20, 1892	839,575.00	8,361.99	167.24
Security .....	Jan. 23, 1899	512,898.00	7,340.52	146.81
Skandia .....	Mar. 8, 1900	546,085.15	6,771.11	135.42
Springfield Fire & Marine .....	Dec. 11, 1889	1,745,505.00	25,632.48	512.65
State Fire .....	Nov. 3, 1903	16,800.00	221.89	4.44
Sun .....	Feb. 1, 1890	973,480.00	10,634.83	212.70
Traders and Mechanics .....	Sept. 4, 1890	899,321.00	13,724.94	269.21
Union .....	Jan. 27, 1905	211,876.00	3,497.39	75.79
Union Marine .....	Sept. 7, 1909	.....	.....	.....
Westchester .....	April 11, 1896	657,417.00	9,980.36	199.62

Western .....	Nov.	2, 1891	1,483,471.00	10,913.70	218.27
Western Reserve .....	Feb.	27, 1908	140,751.00	2,054.42	41.09
Williamsburgh City .....	Dec.	29, 1894	999,630.00	13,891.29	277.89
MISCELLANEOUS COMPANIES.					\$23,958.54
					\$1,213,455.97
Etna Accident and Liability.....	Sept.	3, 1907	.....	\$1,431.80	\$28.61
Etna Indemnity Company .....	Feb.	20, 1906	.....	344.30	6.89
Etna Life (Accident Department)	Sept.	9, 1891	.....	15,133.28	302.67
American Bonding Company .....	Jan.	12, 1901	.....	5,627.37	112.55
American Fidelity .....	Oct.	8, 1903	.....	4,397.04	87.94
American Surety .....	June	1886	.....	7,899.34	157.99
Bankers' Surety .....	June	11, 1904	.....	2,444.39	48.89
Casualty Company of America .....	Oct.	5, 1903	.....	7,205.86	144.12
Columbian National Life (Accident Department) *	.....	.....	.....	1,448.67	28.97
Continental Casualty* .....	Feb.	12, 1901	.....	12,268.65	245.37
Empire State Surety .....	Feb.	2, 1905	.....	1,351.03	27.02
Employers' Liability .....	.....	1887	.....	25,054.74	501.09
Equitable Accident .....	.....	1897	.....	266.95	5.34
Federal Casualty .....	Feb.	13, 1908	.....	932.20	18.64
Fidelity and Casualty .....	Sept.	24, 1881	.....	21,061.45	421.23
Fidelity and Deposit .....	Jan.	31, 1895	.....	17,928.65	358.57
Frankfort Marine .....	Feb.	3, 1900	.....	14,626.16	292.52
General Accident .....	July	26, 1899	.....	32,255.16	645.10
Great Eastern Casualty .....	May	12, 1906	.....	5,051.38	101.03
Guarantee Company of North America .....	Aug.	24, 1881	.....	200.00	4.00
Hartford Steam Boiler .....	.....	1886	.....	9,657.17	193.14
Lloyds Plate Glass .....	Nov.	28, 1891	.....	2,363.48	49.29
London Guarantee and Accident .....	Nov.	7, 1892	.....	3,335.20	66.70
Loyal Protective .....	.....	1897	.....	7,072.00	141.44
Maine .....	Mar.	1, 1909	.....	.....	.....
Maryland Casualty .....	April	14, 1898	.....	10,900.63	218.01
Masonic Protective .....	Aug.*	23, 1909	.....	2,041.00	40.73
Massachusetts Accident Company .....	Nov.	16, 1908	.....	18,552.97	371.06

\* Date of admission as a Stock Company.







TABLE No. 28.

*Giving Name, Location, Date of Organization or Admission, and Names of Officers of Insurance Companies Doing Business in New Hampshire, December 31, 1909.*

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
NEW HAMPSHIRE STOCK.				
Capital .....	Concord ..	Mar. 10, 1886	Lyman Jackman.....	Rufus N. Elwell.
Eastern .....	Concord ..	Mar. 1905	Charles L. Jackman .....	Fred W. Cheney.
Granite State.....	Portsmouth .....	July 17, 1885	Calvin Page.....	Alfred F. Howard.
New Hampshire.....	Manchester .....	July 7, 1869	Frank W. Sargeant.....	Frank E. Martin.
Piscataqua Fire .....	Portsmouth .....	Feb. 20, 1907	Calvin Page.....	Lewis W. Crockett.
Portsmouth Fire Association .....	Portsmouth .....	Oct. 22, 1887	Calvin Page.....	A. F. Howard.
Prudential Fire .....	Manchester .....	Mar. 24, 1903	Joseph Quirin .....	Alfred F. Howard.
State Dwelling House .....	Concord ..	Jan. 1, 1889	Solon A. Carter.....	George Blanchet.
Underwriters' Fire .....	Concord .....	Dec. 22, 1886	Lyman Jackman.....	Obadiah Morrill.
				Freeman T. Jackman.
NEW HAMPSHIRE CASH MUTUALS.				
Concord .....	Concord .....	Aug. 29, 1885	Samuel C. Eastman.....	Louis C. Merrill.
Grange .....	Milford .....	Mar. 28, 1888	Charles McDaniel.....	Arthur C. Call.
Manufacturers and Merchants .....	Concord .....	Dec. 29, 1885	Edward G. Leach .....	Lyman Jackman.
Sunapee .....	Sunapee .....	Jan. 12, 1886	Almeron B. Abbott .....	Charles A. Knowlton.



NEW HAMPSHIRE TOWN AND  
COUNTY MUTUALS.

Barnstead.....	Barnstead .....	April	25, 1857 Rufus S. Foss .....	Charles E. Walker.
Bow.....	Bow.....	May	25, 1850 Edwin A. Colby .....	W. J. Flanders.
Candia.....	Candia.....	May	29, 1839 Thomas B. Turner.....	Moses F. Emerson.
Canterbury.....	Canterbury .....	June	30, 1849 Henry L. Clough.....	Albert B. Clough.
Hollis.....	Hollis.....	April	11, 1846 Henry A. Wilson.....	Edwin H. Stratton.
Loudon.....	Loudon.....	Nov.	17, 1877 Horace F. Fletcher .....	Caleb D. Marston.
Lyndeborough.....	Lyndeborough.....	May	3, 1862 F. A. Richardson .....	Walter S. Tarbell.
Milford.....	Milford.....	July	1, 1861 W. B. Rotch .....	W. D. Sargent.
Northwood.....	Northwood.....	July	20, 1861 Henry A. Cilley .....	A. B. Moore.
Orford.....	Orford.....	Jan.	26, 1886 Hazen Pebbles .....	Benjamin F. Trussell.
Piermont.....	Piermont.....	Feb.	25, 1871 L. M. Robie.....	Aaron Barton.
Sanbornton.....	Sanbornton .....	Mar.	28, 1874 Otis S. Sanborn .....	H. J. L. Bodwell.
Strafford.....	Strafford.....	Jan.	3, 1853 Albert A. Hanson .....	Hiram S. Hill.
Sutton.....	Sutton.....	Sept.	15, 1849 Charles R. Follansbee.....	Fred H. Pratt.
Tilton and Northfield.....	Tilton.....	Nov.	26, 1887 W. Smith Hill .....	G. H. Wadleigh.
Weare.....	Weare.....	Jan.	5, 1857 Edward T. Breed.....	W. S. B. Herbert.
Westmoreland.....	Westmoreland.....	April	8, 1876 Willard Bill, Jr.....	Warren W. Shelly.
Merrimack County.....	Webster.....	Mar.	27, 1877 Samuel Choate .....	I. A. Burbank.
Rockingham Farmers'.....	Exeter.....	June	27, 1833 Harrison G. Burley .....	Henry A. Shute.
STOCK COMPANIES OF OTHER STATES.				
Etna.....	Hartford, Conn.....	June	18, 1819 William B. Clark .....	Henry E. Rees.
Agricultural.....	Watertown, N. Y.....	—	1853 W. H. Stevens.....	J. Q. Adams.
Alliance.....	Philadelphia.....	Dec.	5, 1904 Eugene L. Ellison .....	Henry W. Farnum.
American Central.....	St. Louis, Mo.....	Feb.	1853 Edward T. Campbell .....	John H. Adams.
American, New Jersey.....	Newark, N. J.....	Feb.	20, 1846 P. L. Hoadley.....	C. Weston Bailey.
Boston.....	Boston, Mass.....	Dec.	23, 1873 Ransom B. Fuller.....	Freeman Nickerson.
California.....	San Francisco, Cal.....	July	27, 1864 W. E. Dean.....	George W. Brooks.

TABLE No. 28.—*Continued.*

STOCK COMPANIES OF OTHER STATES.	Location.	Date of organization or admission to U. S.	OFFICERS.		
			President.	Secretary.	
City of New York	New York City	1905	M. A. White	J. Carroll French.	
Columbia	Jersey City, N. J.	1901	George F. Crane	C. E. Dean.	
Commercial Union Fire	New York City	30, Oct.	A. H. Wray	C. J. Holman.	
Commonwealth	New York City	23, Aug.	E. G. Richards	Charles E. Case.	
Connecticut	Hartford, Conn.	June,	J. D. Browne	W. T. Howe.	
Continental	New York City	Nov.,	Henry Evans	J. E. Lopez.	
Delaware	Greensboro, N. C.	April	10, 1835	John S. Bioren	E. L. Ballard.
Dixie Fire	Philadelphia, Pa.	Mar.,	1906	J. B. Blades	J. Parsons Smith, Jr.
Equitable Fire and Marine	Providence, R. I.	May,	1859	Fred W. Arnold	James F. Cobb.
Fidelity Fire	New York City	Feb.,	1891	Henry Evans	Samuel G. Howe.
Fire Association	Philadelphia, Pa.	Mar.	27, 1820	E. C. Irvin	J. E. Lopez.
Fireman's Fund	San Francisco, Cal.	May	3, 1863	William J. Dutton	M. G. Garrigues.
Firemen's	Newark, N. J.	Dec.	3, 1855	Daniel H. Dunham	Louis Weinmann.
Franklin	Philadelphia, Pa.	April	22, 1829	Alfred E. Duncan	A. H. Hassinger.
German Alliance	New York City	Feb.,	1897	William N. Kremer	Ezra T. Cresson.
German-American	New York City	Mar.,	1872	William N. Kremer	Charles G. Smith.
Germania	New York City	Mar.,	1895	Hugo Schumann	Charles G. Smith.
Glens Falls	Glens Falls, N. Y.	May,	1849	J. L. Cunningham	Gustav Kehr.
Hanover	New York City	April,	1852	R. Emory Warfield	E. W. West.
Hartford	Hartford, Conn.	May,	1810	Charles E. Chase	Joseph McCord.
Home	New York City	April,	1853	Elbridge G. Snow	Thomas Turnbull.
Insurance Co. of North America	Philadelphia, Pa.	April	14, 1791	Eugene L. Ellison	A. M. Burtis.
					Charles L. Tyner.
					T. Howard Wright.

MUTUAL COMPANIES OF OTHER STATES.					
International.....	New York City.....	Mar.	6, 1909	Summer Ballard.....	Fritz Kortzenbentel.
Mercantile Fire and Marine.....	Boston, Mass.....	Feb.	11, 1832	Edw. T. Campbell.....	James Simpson.
Milwaukee Mechanics.....	Milwaukee, Wis.....	Feb.	15, 1852	William L. Jones.....	Oscar Griebling.
National.....	Hartford, Conn.....	Nov.	27, 1871	James Nichols.....	B. R. Stillman.
National Union.....	Pittsburg, Pa.....	Feb.	14, 1901	E. E. Cole.....	B. D. Cole.
Niagara.....	New York City.....	July,	1850	Harold Herrick.....	George W. Dewey.
Old Colony.....	Boston, Mass.....	June,	1906	Ransom B. Fuller.....	Charles D. Hodges.
Orient.....	Hartford, Conn.....	June,	1867	A. G. McIlwaine, Jr.....	Henry W. Gray, Jr.
Pelican.....	New York City.....	Mar.	7, 1899	L. P. Bayard.....	A. D. Irving, Jr.
Pennsylvania.....	Philadelphia, Pa.....	Mar.	1825	R. Dale Benson.....	W. Gardner Crowell.
Phoenix.....	Brooklyn, N. Y.....	Sept.	10, 1853	E. T. W. Gray.....	David Rumsey.
Phoenix.....	Hartford, Conn.....	May,	1854	D. W. C. Skilton.....	Thomas C. Temple.
Providence Washington.....	Providence, R. I.....	—,	1799	J. B. Branch.....	A. G. Beals.
Queen Insurance Co. of America.....	New York City.....	Sept.	11, 1891	Edward F. Beddall.....	Nevett S. Bartow.
Saint Paul Fire and Marine.....	St. Paul, Minn.....	May,	1865	C. H. Bigelow.....	A. W. Perry.
Security.....	New Haven, Conn.....	April,	1841	John W. Alling.....	Victor Roth.
Springfield Fire and Marine.....	Springfield, Mass.....	—,	1849	A. W. Damon.....	W. J. Mackay.
Union Insurance Co.....	Philadelphia, Pa.....	Feb.	6, 1804	J. Henry Scattergood.....	Edgar R. Dannels.
Westchester.....	New York City.....	Mar.	14, 1837	George R. Crawford.....	J. H. Kelly.
Western Reserve.....	Cleveland, Ohio.....	April,	1903	Mars E. Wagar.....	R. E. Gooch.
Williamsburgh City.....	Brooklyn, N. Y.....	Mar.,	1853	Marshall S. Driggs.....	Frederick H. Way.
Citizens.....	Boston, Mass.....	Mar.	7, 1846	George W. Hinkley.....	Charles F. Bowers.
Fitchburg.....	Fitchburg, Mass.....	Mar.	23, 1847	Henry G. Morse.....	Lincoln R. Welch.
Holyoke.....	Salem, Mass.....	Mar.,	1843	Charles H. Price.....	L. O. Johnson.
MERCHANTS and FARMERS.....	Worcester, Mass.....	April	1, 1846	Henry M. Witter.....	Harry S. Myrick.
Merrimack.....	Andover, Mass.....	Feb.	7, 1828	Joseph A. Smart.....	Barton S. Flagg.
Middlesex.....	Concord, Mass.....	Mar.,	1826	R. F. Barrett.....	Adams Tolman.
Providence.....	Providence, R. I.....	—,	1800	Edward L. Watson.....	Benj. M. MacDougall.
Quincy.....	Quincy, Mass.....	Mar.	22, 1851	Charles A. Howland.....	James F. Young.
Traders and Mechanics.....	Lowell, Mass.....	June,	1848	C. C. Hutchinson.....	E. M. Tucke.

TABLE No. 28.—Continued.

STOCK COMPANIES OF OTHER COUNTRIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Aachen & Munich	Aix-la-Chapelle, Ger.	May 1, 1895	J. A. Kelsey	Resident Manager.
Atlas Assurance Co., Ltd.	London, England	—	Frank Lock	Resident Manager.
British America	Toronto, Canada	July 17, 1874	George A. Cox	P. H. Sims.
Caledonian	Edinburgh, Scotland	Oct. 20, 1890	Charles H. Post	Resident Manager.
Commercial Union	London, England	Jan. 13, 1871	A. H. Wray	Resident Manager.
First Russian	St. Petersburg, Russia.	Feb. 13, 1907	Paul E. Rasor	Resident Manager.
Jakor	Moscow, Russia	June 20, 1908	Mutzenbecher & Ballard	Resident Managers.
Law, Union and Rock	London, England	—	A. F. Shaw	Resident Manager.
Liverpool and London and Globe	Liverpool, England	—	Henry W. Eaton	Resident Manager.
London Assurance	London, England	—	Charles L. Case	Resident Manager.
London and Lancashire	Liverpool, England	June 17, 1879	A. G. Mellwaine, Jr.	Resident Manager.
Mannheim	Mannheim, Germany	June 23, 1872	Mutzenbecher & Ballard	Resident Manager.
Moscow	Moscow, Russia	Jan. 1, 1900	Paul E. Rasor	Resident Manager.
Munich Reinsurance	Bavaria, Germany	Nov. 1898	Carl Schreiner	Resident Manager.
North British and Mercantile	London and Edinburgh	Dec. 1896	E. G. Richards	Resident Manager.
Northern Assurance	London, England	Jan. 1876	H. E. Wilson	Resident Manager.
Norwich Union	Norwich, England	Mar. 1879	J. Montgomery Hare	Resident Manager.
Palatine	London, England	Dec. 17, 1892	A. H. Wray	Resident Manager.
Phoenix Assurance	London, England	Aug. 1879	L. P. Bayard	Resident Manager.
Rosalia	St. Petersburg, Russia.	—	P. Beresford	Joint Managers.
Royal Exchange Assurance	London, England	Feb. 1904	C. F. Sturhahn	Resident Manager.
Royal	Liverpool, England	—	U. C. Crosby	Resident Manager.
Russian Reinsurance	St. Petersburg, Russia.	July 1851	Field & Cowles	Resident Manager.
Salamandra	St. Petersburg, Russia.	June 9, 1895	Paul E. Rasor	Resident Manager.
		Dec. 29, 1899	Albert Willcox & Co.	Resident Managers.

Scottish Union and National.....	Edinburgh, Scotland ..	Nov.	4, 1880 James H. Brewster.....	Resident Manager.
Skandia .....	Stockholm, Sweden .....	—	1900 C. F. Shallcross.....	Resident Manager.
State Fire .....	Liverpool, England .....	Aug.	1897 James H. Brewster.....	Resident Manager.
Sun Insurance Office .....	London, England.....	Aug.	1882 J. J. Guile .....	Resident Manager.
Union Marine.....	Liverpool, England.....	—	1862 Franz Herrmann .....	Resident Manager.
Western Assurance.....	Toronto, Canada.....	Oct.	14, 1874 George A. Cox .....	C. C. Foster.
MISCELLANEOUS COMPANIES.				
Etna Accident and Liability .....	Hartford, Conn.....	April	23, 1885 M. G. Bulkeley .....	J. S. Rowe.
Etna Indemnity.....	Hartford, Conn.....	Mar.	1897 Beekman Hunt.....	Charles I. Brooks.
American Bonding .....	Baltimore, Md.....	April	6, 1894 George Cator.....	W. E. Duvall.
American Fidelity .....	Montpelier, Vt.....	Nov.	27, 1900 James W. Brock.....	Harlan W. Kemp.
American Surety .....	New York City.....	April	14, 1884 H. D. Lyman.....	H. B. Zevely.
Bankers' Surety .....	Cleveland, Ohio.....	July	10, 1901 P. W. Harvey .....	M. A. Craig.
Casualty Co. of America.....	New York City.....	Sept.	25, 1903 Edwin W. DeLeon .....	N. W. Muller.
Continental Casualty.....	Hammond, Ind.....	Nov.	1897 H. G. B. Alexander .....	W. H. Betts.
Empire State Surety .....	Brooklyn, N. Y.....	Jan.	30, 1901 William M. Tomlins, Jr.....	George L. Smith.
Employers' Liability .....	London, England .....	Oct.	1880 Samuel Appleton .....	Resident Manager.
Equitable Accident.....	Boston, Mass.....	Dec.	11, 1891 Albert C. Smith .....	David T. Montague.
Federal Casualty .....	Detroit, Mich.....	Mar.	19, 1906 V. D. Cliff .....	Peter Patterson.
Fidelity and Casualty.....	New York City .....	Mar.	20, 1876 George F. Seward.....	Robert J. Hillas.
Fidelity and Deposit.....	Baltimore, Md.....	Feb.	15, 1890 Edwin Warfield .....	Harry Nicodemus.
Frankfort Marine, Acc. & Plate Glass	Frankfort, Germany .....	Aug.	1890 C. H. Franklin .....	Resident Manager.
General Accident.....	Perth, Scotland.....	Feb.	23, 1891 F. J. Moore .....	Resident Manager.
Great Eastern .....	New York City.....	Dec.	1892 Louis H. Fibel .....	Thomas H. Darling.
Guarantee Co. of North America .....	Montreal, Canada.....	—	1881 Edward Rawlings.....	Richard B. Scott.
Hartford Steam Boiler .....	Hartford, Conn.....	June	1866 L. B. Brainerd .....	C. S. Blake.
Lloyds Plate Glass .....	New York City .....	Aug.	1882 William T. Woods .....	C. E. W. Chambers.
London Guarantee and Accident .....	London, England.....	—	1892 F. W. Lawson .....	Resident Manager.
Loyal Protective .....	Boston, Mass.....	June	12, 1895 S. Augustus Allen .....	Francis R. Parks.
Maine .....	Portland, Me.....	Feb.	1907 Pascal P. Gilmore.....	David E. Moulton.
Maryland Casualty .....	Baltimore, Md.....	Feb.	9, 1898 John T. Stone.....	James F. Mitchell.
Masonic Protective .....	Worcester, Mass.....	June	10, 1895 Francis A. Harrington.....	Frank C. Harrington.



TABLE No. 28.—*Continued.*

MISCELLANEOUS COMPANIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Massachusetts Accident .....	Boston, Mass. ....	Sept. 30, 1909	G. Leonard McNeill ..	I. M. Hathaway.
Massachusetts Bonding Fire Ins. ....	Boston, Mass. ....	July 29, 1907	T. J. Falvey .....	John T. Burnett.
Metropolitan Casualty .....	New York City .....	April 22, 1894	Eugene H. Winslow ..	S. William Burton.
National Casualty .....	Detroit, Mich. ....	Dec. 19, 1904	W. G. Curtis .....	Franklin S. Dewey.
National Surety .....	New York City .....	Feb. 22, 1897	William B. Joyce .....	Samuel H. Shriver.
New Amsterdam Casualty .....	New York City .....	April 21, 1905	W. F. Moore .....	George E. Taylor.
New Jersey Plate Glass .....	Newark, N. J. ....	April 30, 1868	Samuel C. Hoagland ..	Harry C. Hedden.
New York Plate Glass .....	New York City .....	Dec. 30, 1898	Major A. White .....	J. Carroll French.
North American .....	Chicago, Ill. ....	Mar. 13, 1871	Edward C. Waller .....	A. E. Forrest.
Ocean Accident Guarantee .....	London, England ..	Dec. 13, 1871	Oscar Ising .....	Resident Manager.
Pennsylvania Casualty .....	Scranton, Pa. ....	Sept. 1899	Thomas E. Jones .....	F. H. Kingsbury.
Philadelphia Casualty .....	Philadelphia, Pa. ....	Nov. 21, 1899	W. LeMar Talbot .....	R. G. Hazeltine.
Ridgely Protective .....	Worcester, Mass. ....	May 10, 1894	F. A. Harrington .....	Austin A. Heath.
Standard Life and Accident .....	Detroit, Mich. ....	May 20, 1881	L. W. Bowen .....	E. A. Leonard.
Title Guaranty and Trust .....	Scranton, Pa. ....	Feb. 20, 1901	L. A. Watres .....	J. H. Law.
Travelers' Indemnity .....	Hartford, Conn. ....	Mar. 25, 1903	S. C. Dunham .....	John L. Way.
United States Casualty .....	New York City .....	May 21, 1895	Edson S. Lott .....	D. G. Luckett.
United States Fidelity and Guaranty ..	Baltimore, Md. ....	Mar. 19, 1896	John R. Bland .....	George R. Callis.
United States Health and Accident ..	Saginaw, Mich. ....	Dec. 27, 1900	J. B. Pitcher .....	J. M. Pitcher.
LIFE INSURANCE COMPANIES.				
Aetna Life .....	Hartford, Conn. ....	—	1820 Morgan G. Bulkely ..	C. E. Gilbert.
Columbian National .....	Boston, Mass. ....	June 5, 1902	Arthur E. Childs .....	William H. Brown.

Connecticut General .....	Hartford, Conn .....	June .....	1865 R. W. Huntington, Jr. . . . .	George E. Bulkeley.
Connecticut Mutual .....	Hartford, Conn .....	June .....	16, 1846 John M. Taylor .....	William H. Deming.
Equitable Life .....	New York City .....	June .....	26, 1849 Paul Morton .....	William Alexander.
Fidelity Mutual .....	Philadelphia, Pa. ....	Dec. ....	2, 1878 L. G. Fouse .....	W. S. Campbell.
John Hancock Mutual .....	Boston, Mass .....	April .....	21, 1862 Stephen H. Rhodes .....	Walton L. Crocker.
Manhattan .....	New York City .....	—, .....	1850 Henry B. Stokes .....	M. W. Torrey.
Massachusetts Mutual .....	Springfield, Mass. ....	May .....	1, 1851 Wm. W. McClench .....	Wheeler H. Hall.
Metropolitan Life .....	New York City .....	June .....	1866 John R. Hegeman .....	James S. Roberts.
Mutual Benefit .....	Newark, N. J. ....	Jan. ....	31, 1845 Fred Frelinghuysen .....	J. William Johnson.
Mutual Life .....	New York City .....	April .....	1842 Charles A. Peabody .....	William J. Easton.
National Life .....	Montpelier, Vt. ....	Nov. ....	13, 1848 Joseph A. DeBoer .....	Wm. Frederick Dix.
New York Life .....	New York City .....	—, .....	1841 D. P. Kingsley .....	Osman D. Clark.
Northwestern Mutual .....	Milwaukee, Wis. ....	Mar., .....	1857 George C. Markham .....	S. M. Ballard.
Penn. Mutual .....	Philadelphia, Pa. ....	Feb. ....	24, 1847 George K. Johnson .....	A. S. Hathaway.
Phoenix Mutual .....	Hartford, Conn .....	May, .....	1851 John M. Holcombe .....	John Humphreys.
Prudential Life and Trust .....	Philadelphia, Pa. ....	Mar. ....	22, 1865 Asa S. Wing .....	S. H. Corwell.
Prudential .....	Newark, N. J. ....	—, .....	1873 John F. Dryden .....	C. Walter Horton.
Security Mutual .....	Binghamton, N. Y. ....	Nov. ....	6, 1886 Frederic W. Jenkins .....	Edward Gray.
State Mutual .....	Worcester, Mass. ....	Mar. ....	16, 1844 A. G. Bullock .....	C. A. LaDue.
Travelers .....	Hartford, Conn .....	June .....	17, 1863 S. C. Duham .....	Burton H. Wright.
Union Mutual .....	Portland, Me. ....	July .....	17, 1848 Fred E. Richards .....	Louis F. Butler.
ASSESSMENT CASUALTY COMPANIES.				J. Frank Lang.
Brotherhood Accident .....	Boston, Mass .....	Aug. ....	17, 1892 John J. Whipple .....	Jay B. Crawford.
Fraternal Protective .....	Boston, Mass .....	Jan. ....	14, 1903 William F. Jarvis .....	Henry M. Billings.
Masonic Mutual Accident .....	Boston, Mass .....	Aug. ....	15, 1901 Frank E. Russell .....	Samuel W. Munsell.
National Accident .....	New York City .....	Nov. ....	2, 1885 E. A. Barnum .....	Joseph L. Barnum.
Peerless Casualty .....	Keene .....	Nov. ....	23, 1903 Walter G. Perry .....	William F. Perry.
Red Men's Fraternal Accident .....	Westfield, Mass. ....	Aug. ....	1887 A. H. Paton .....	Robert Gowdy.
FRATERNAL BENEFICIARY ASSOCIATIONS.				
American Benefit Society .....	Boston, Mass .....	Jan. ....	17, 1893 William H. Carberry .....	Edwin Strad.
Brith Abraham, Independent Order .....	New York City .....	Aug. ....	2, 1894 Leon Sanders .....	Jacob Schoen.
Brith Abraham, U. S. Grand Lodge .....	New York City .....	Feb. ....	3, 1900 Samuel Dorf .....	Leonard Leisersohn.
Canada-Americaine .....	Manchester .....	Nov. ....	20, 1896 A. A. E. Brien .....	Calixte Morin.



TABLE No. 28. — *Concluded.*

FRATERNAL BENEFICENT ASSOCIATIONS.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Catholic Knights of America.	St. Louis, Mo.	1880	D. F. F. Gaudin	Anthony Matre.
Catholic Mutual Benefit.	Hornell, N. Y.	1876	John J. Hynes	Joseph Cameron.
Catholic Order Foresters	Chicago, Ill.	24, 1883	Thomas H. Cannon	Thomas F. McDonald.
Christian Burden Bearers	Manchester	1885	George H. Wallace	L. N. Olmsted.
Golden Cross, United Order.	Knoxville, Tenn.	4, 1876	J. P. Burlingame	W. R. Cooper.
Improved Order Heptasophis	Baltimore, Md.	28, 1878	M. G. Cohen	S. H. Tattersall.
Knights of Columbus	New Haven, Conn.	1882	James A. Flaherty	Wm. J. McGinley.
Knights and Ladies of Honor	Indianapolis, Ind.	1877	George D. Tait	S. B. Watts.
Knights of the Maccabees.	Port Huron, Mich.	11, 1885	D. P. Markey	L. E. Sisler.
Knights of Pythias.	Chicago, Ill.	1, 1877	Union B. Hunt	W. A. Jenkins.
Ladies' Catholic Benevolent	Erie, Pa.	1899	Eliz. B. McGowan	Joanna A. Royer.
Ladies of the Maccabees.	Port Huron, Mich.	1, 1892	Lillian M. Hollister	Bina M. West.
Locomotive Engineers' Mutual	Cleveland, Ohio	1, 1891	W. E. Futch	M. H. Slay.
New England Order Protection	Boston, Mass.	14, 1898	Frank A. Rice	Daniel M. Frye.
New Hampshire Grange Life	Goffstown, N. H.	28, 1887	Herbert O. Hadley	Harry W. Spaulding.
Pilgrim Fathers, Order of	Lawrence, Mass.	1, 1879	Edwin O. Foster	Nathan Cray.
Railway Mail Association	Portsmouth, N. H.	15, 1879	J. T. Caulfield	George A. Wood.
Royal Arcanum.	Boston, Mass.	23, 1877	Clovis H. Bowen	Alfred T. Turner.
Scottish Claus	Boston, Mass.	30, 1878	John Hull	Peter Kerr.
Société St. Jean Baptiste.	Manchester.	22, 1871	Henri C. Phaneuf	Rodolphe Boucher.
Union St. Jean Baptiste.	Montreal, Canada.	28, 1876	J. V. Desaulniers	Louis Fontaine.
United Commercial Travelers	Woonsocket, R. I.	7, 1900	Felix Gatineau	J. Ad. Caron.
United Workmen, Ancient Order.	Columbus, Ohio	16, 1888	F. A. Sells	Charles C. Daniel.
United Workmen, Gr. Lodge of N. H.	Boston, Mass.	23, 1879	William J. Harrigan	C. C. Fearing.
Women's Catholic Order Foresters.	Manchester	13, 1907	Fred H. Bates	John C. Bickford.
Workmen's Benefit	Chicago, Ill.	17, 1891	Rose D. Rittman	Julia H. McDonnell.
	Boston, Mass.	1, 1893	Ward M. Tenney	Walter S. Haliburton.

# NEW HAMPSHIRE TOWN AND COUNTY MUTUAL FIRE INSURANCE COMPANIES

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ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS  
OF RESOURCES AND LIABILITIES, FOR THE YEAR  
ENDING DECEMBER 31, 1909.

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[These companies charge no cash premiums, but rely entirely upon assessments on deposit notes to pay losses and running expenses. The business of the Town Mutuals is generally confined to the limits of the town, and their risks are upon dwellings, farm buildings, and their contents principally.]

## BARNSTEAD MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 17, 1857.

RUFUS S. FOSS, *President*.CHARLES E. WALKER, *Secretary*.

## ASSETS, DECEMBER 31, 1909.

Cash deposited in banks.....	\$713.19
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## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$254.24
from assessments on premium notes.....	619.20
from interest from all sources.....	18.17
<hr/>	
Total income .....	\$891.61
Balance on hand December 31, of previous year.....	525.84
<hr/>	
Total net resources.....	\$1,417.45

## EXPENDITURES.

Paid for losses during the year.....	\$539.00
for adjusting losses .....	8.00
for collecting assessments.....	31.23
for return premiums .....	8.15
for salaries and fees of officers and employees.....	33.00
for making assessments .....	4.00
for incidental expenses .....	87.50
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$715.88

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$317,777.00	\$19,093.28
Risks written during the year.....	62,840.00	3,777.90
Total .....	\$380,617.00	\$22,871.18
Risks terminated during the year.....	53,665.00	3,225.90
Amount in force December 31, 1909.....	\$326,952.00	\$19,645.28
Losses incurred during the year.....		559.00
Assessments laid on premium notes.....		619.20
Date of last assessment April 8, 1909. Amount collected....		619.20
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six per cent. of amount insured.		
Cash premiums, five per cent. of premium note.		
Policy fee, one dollar.		

## BOW MUTUAL FIRE INSURANCE COMPANY.

Commenced business May 25, 1850.

EDWIN A. COLBY, *President.*WILLIAM J. FLANDERS, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

Cash deposited in banks.....	\$122.95
Cash in the hands of agents, reported.....	1.75
Gross assets .....	\$124.70

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$12.20
Balance on hand December 31, of previous year.....	115.31
Total net resources.....	\$127.51

## EXPENDITURES.

Paid for incidental expenses.....	\$0.20
for filing statement .....	5.00
	<hr/>
Gross cash expenditures.....	\$5.20
	<hr/> <hr/>

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$66,330.00	\$3,316.50
Risks written during the year.....	6,830.00	341.50
	<hr/>	<hr/>
Total .....	\$73,160.00	\$3,658.00
Risks terminated during the year.....	18,805.00	740.25
	<hr/>	<hr/>
Amount in force December 31, 1909.....	\$54,355.00	\$3,917.75
Date of last assessment February 3, 1907. Amount collected.		1,138.72
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, five per cent. of amount insured.		
Cash premiums, three per cent. of premium note.		
Policy fee, twenty-five cents.		

## CANDIA MUTUAL FIRE INSURANCE COMPANY.

Commenced business April 25, 1859.

THOMAS B. TURNER, *President.*MOSES F. EMERSON, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

None.

## LIABILITIES.

Due for borrowed money and interest.....	\$40.55
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## INCOME.

Received from premiums and policy fees.....	\$58.23
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## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$27.50
for borrowed money and interest.....	13.23
for incidental expenses .....	12.50
for filing statement .....	5.00
Gross cash expenditures .....	<u>\$58.23</u>

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$111,585.00	\$7,139.95
Risks written during the year.....	21,600.00	1,378.75
Total .....	<u>\$133,185.00</u>	<u>\$8,518.70</u>
Risks terminated during the year.....	15,900.00	1,156.25
Amount in force December 31, 1909.....	\$117,285.00	\$7,362.45
Date of last assessment September 1, 1905. Amount collected.		1,011.13
Largest sum insured in a single risk.....		1,850.00
Rates charged for insurance:		
Premium note, six to eight per cent. of amount insured.		
Cash premiums, two per cent. of premium note.		
Policy fee, fifty cents.		

## CANTERBURY MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 4, 1849.

HENRY L. CLOUGH, *President*.ALBERT B. CLOUGH, *Secretary*.

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$9.87
Cash deposited in banks.....	85.85
Gross assets .....	<u>\$95.72</u>

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$41.19
from assessments on premium notes.....	34.28
<hr/>	
Total income .....	\$75.47
Balance on hand December 31, of previous year.....	15.45
<hr/>	
Total net resources.....	\$90.92

## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$8.50
for incidental expenses.....	.97
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$14.47
<hr/>	

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$83,890.00	\$4,502.50
Risks written during the year.....	11,575.00	578.75
<hr/>		<hr/>
Total .....	\$95,465.00	\$5,081.25
Risks terminated during the year.....	14,525.00	1,017.75
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$80,940.00	\$4,063.50
Date of last assessment September 18, 1907. Amount collected		1,403.18
Largest sum insured in a single risk.....		1,800.00
<hr/>		
Rates charged for insurance:		
Premium note, five per cent. of amount insured.		
Cash premiums, five per cent. of premium note.		
Policy fee, fifty cents.		



## HOLLIS MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 1, 1846.

HENRY A. WILSON, *President*.EDWIN H. STRATTON, *Secretary*

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$39.97
Cash deposited in banks.....	108.67
<hr/>	
Gross assets .....	\$148.64

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$48.23
from assessments on premium notes.....	23.16
<hr/>	
Total income .....	\$71.39
Balance on hand December 31, of previous year.....	37.28
<hr/>	
Total net resources.....	\$108.67

## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$22.50
for incidental expenses.....	10.98
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$38.48

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$191,681.00	\$11,773.78
Risks written during the year.....	42,815.00	2,569.80
<hr/>		<hr/>
Total .....	\$234,496.00	\$14,343.58
Risks terminated during the year.....	40,295.00	2,460.00
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$194,201.00	\$11,883.58

Date of last assessment March 10, 1905. Amount collected..	\$1,067.28
Largest sum insured in a single risk.....	2,000.00

Rates charged for insurance:

Premium note, six to ten per cent. of amount insured.

Cash premiums, one per cent. of premium note.

Policy fee, fifty cents.

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## LOUDON MUTUAL FIRE INSURANCE COMPANY.

Commenced business November 17, 1877.

HORACE F. FLETCHER, *President.*

CALEB D. MARSTON, *Secretary.*

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### ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$94.07
Cash deposited in banks.....	100.00
	<hr/>
Gross assets .....	\$194.07

### LIABILITIES.

None.

### INCOME.

Received from premiums and policy fees.....	\$82.47
from assessments on premium notes.....	3.75
	<hr/>
Total income .....	\$86.22
Balance on hand December 31 of previous year.....	131.10
	<hr/>
Total net resources .....	\$217.32

### EXPENDITURES.

Paid for return premiums.....	\$0.75
for salaries and fees of officers and employees.....	17.50
for filing statement .....	5.00
	<hr/>
Gross cash expenditures.....	\$23.25

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$114,470.50	\$5,723.52
Risks written during the year.....	16,495.00	824.75
Total .....	\$130,965.50	\$6,548.27
Risks terminated during the year.....	20,710.00	1,035.50
Amount in force December 31, 1909.....	\$110,255.50	\$5,512.77
Date of last assessment April 16, 1907. Amount collected....		1,585.66
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five per cent. of amount insured.		
Cash premiums, one half of one per cent. of amount insured.		
Policy fee, fifty cents.		

## LYNDEBOROUGH MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 2, 1862.

FRED A. RICHARDSON, *President*.

WALTER S. TARBELL, *Secretary*.

### ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$121.61
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### LIABILITIES.

None.

### INCOME.

Received from premiums and policy fees.....	\$46.55
from assessments on premium notes.....	1,326.75
Total income .....	\$1,373.30
Balance on hand December 31, of previous year.....	333.86
Total net resources.....	\$1,707.16

## EXPENDITURES.

Paid for losses during the year.....	\$1,500.00
for adjusting losses.....	15.00
for collecting assessments.....	20.00
for salaries and fees of officers and employees.....	31.00
for making assessments.....	5.00
for incidental expenses.....	4.55
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$1,580.55</u>

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$157,341.00	\$9,440.56
Risks written during the year.....	26,550.00	1,593.60
Total .....	<u>\$183,901.00</u>	<u>\$11,034.16</u>
Risks terminated during the year.....	36,335.00	2,180.20
Amount in force December 31, 1909.....	\$147,536.00	\$8,853.93
Losses incurred during the year.....		1,500.00
Assessments laid on premium notes.....		1,334.85
Date of last assessment November 15, 1909. Amount collected		1,326.75
Largest sum insured in a single risk.....		2,000.00

Rates charged for insurance:

Premium note, six per cent. of amount insured.

Cash premiums, three per cent. of premium note.

Policy fee, twenty-five cents.

## MILFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 1, 1861.

WILLIAM B. ROTCH, *President.*

W. D. SARGENT, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$5.30
Cash deposited in banks.....	448.37
Interest due and accrued.....	4.66
Gross assets .....	<u>\$458.33</u>

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$131.25
from interest from all sources.....	11.00
<hr/>	
Total income .....	\$142.25
Balance on hand December 31, of previous year.....	354.94
<hr/>	
Total net resources.....	\$497.19

## EXPENDITURES.

Paid for return premiums.....	\$18.52
for salaries and fees of officers and employees.....	16.50
for incidental expenses .....	3.50
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$43.52
<hr/>	

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$155,775.00	\$15,577.50
Risks written during the year.....	19,450.00	1,945.00
<hr/>		<hr/>
Total .....	\$175,225.00	\$17,522.50
Risks terminated during the year.....	29,200.00	2,920.00
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$146,025.00	\$14,602.50
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, ten per cent. of amount insured.		
Cash premiums, five per cent. of premium note.		
Policy fee, seventy-five cents.		

## NORTHWOOD MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 20, 1861.

HENRY A. CILLEY, *President*.A. B. MOORE, *Secretary*.

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$43.01
Cash in the hands of agents, reported.....	110.63
All other assets .....	162.00
<hr/>	
Gross assets .....	\$315.64

## LIABILITIES.

Due for borrowed money and interest.....	\$75.80
Due officers for services and expenses.....	27.65
<hr/>	
Gross liabilities .....	\$103.45

## INCOME.

Received from premiums and policy fees.....	\$97.51
from assessments on premium notes.....	903.63
<hr/>	
Total income .....	\$1,001.14

## EXPENDITURES.

Paid for losses during the year.....	\$819.02
for salaries and fees of officers and employees.....	129.49
for incidental expenses .....	4.62
for filing statement .....	5.00
<hr/>	
Gross cash expenditures.....	\$958.13

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$306,369.00	\$16,447.20
Risks written during the year.....	69,780.00	3,710.65
<hr/>		<hr/>
Total .....	\$376,149.00	\$20,157.85
Risks terminated during the year.....	73,145.00	3,943.00
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$303,004.00	\$16,214.85

Losses incurred during the year.....	\$44.02
Assessments laid on premium notes.....	988.16
Date of last assessment January, 1909. Amount collected..	890.50
Largest sum insured in a single risk.....	2,000.00

## Rates charged for insurance:

Premium note, five to twelve per cent. of amount insured.

Cash premiums, three per cent. of premium note.

Policy, fee, fifty cents.

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## ORFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 26, 1886.

HAZEN PEBBLES, *President.*BENJAMIN F. TRUSSELL, *Secretary.*


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### ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$76.98
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### LIABILITIES.

None.

### INCOME.

Received from premiums and policy fees.....	\$40.13
Balance on hand December 31, of previous year.....	103.65

Total net resources.....	\$143.78
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### EXPENDITURES.

Paid for losses during the year.....	\$25.00
for salaries and fees of officers and employees.....	36.00
for incidental expenses.....	.80
for filing statement .....	5.00
Gross cash expenditures.....	\$66.80



## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$124,770.00	\$6,518.80
Risks written during the year.....	19,350.00	967.50
Total .....	\$144,120.00	\$7,486.30
Risks terminated during the year.....	26,035.00	1,425.00
Amount in force December 31, 1909.....	\$118,085.00	\$6,061.30
Losses incurred during the year.....		25.00
Date of last assessment February 19, 1907. Amount collected.		206.58
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five to fifteen per cent. of amount insured.		
Cash premiums, three per cent. of premium note.		
Policy fee, fifty cents.		

## PIERMONT MUTUAL FIRE INSURANCE COMPANY.

Commenced business February 25, 1871.

L. M. ROBIE, *President*.AARON BARTON, *Secretary*.

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$65.40
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## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$47.65
from assessments on premium notes.....	352.08
Total income .....	\$399.73
Balance on hand December 31, of previous year.....	11.57
Total net resources.....	\$411.30

## EXPENDITURES.

Paid for losses during the year.....	\$275.00
for collecting assessments .....	10.00
for commissions .....	2.60
for salaries and fees of officers and employees.....	39.00
for making assessments .....	10.00
for incidental expenses .....	4.30
for filing statement.....	5.00
Gross cash expenditures.....	\$345.90

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$144,058.00	\$9,654.90
Risks written during the year.....	18,590.00	1,119.15
Total .....	\$162,648.00	\$10,774.05
Risks terminated during the year.....	25,648.00	1,526.75
Amount in force December 31, 1909.....	\$137,000.00	\$9,247.30
Losses incurred during the year.....		275.00
Assessments laid on premium notes.....		352.08
Date of last assessment November 6, 1909. Amount collected..		352.08
Largest sum insured in a single risk.....		2,500.00
Rates charged for insurance:		
Premium note, six to fifteen per cent. of amount insured.		
Cash premiums, three per cent. of premium note.		
Policy fee, fifty cents.		

## SANBORNTON MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 28, 1874.

OTIS S. SANBORN, *President.*HERBERT J. L. BODWELL, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$123.63
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## LIABILITIES.

Due officers for services and expenses.....	\$17.79
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## INCOME.

Received from premiums and policy fees.....	\$142.30
from assessments on premium notes.....	87.80
from all other sources.....	12.00
<hr/>	
Total income .....	\$242.10
Balance on hand December 31, of previous year.....	123.63
<hr/>	
Total net resources.....	\$365.73

## EXPENDITURES.

Paid for collecting assessments .....	\$25.00
for commissions .....	14.00
for return premiums .....	1.35
for salaries and fees of officers and employees.....	25.00
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$70.35

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$112,420.00	\$5,621.00
Risks written during the year.....	25,660.00	1,283.00
<hr/>		
Total .....	\$138,080.00	\$6,904.00
Risks terminated during the year.....	29,735.00	1,486.75
<hr/>		
Amount in force December 31, 1909.....	\$108,345.00	\$5,417.25
Date of last assessment September 1, 1908. Amount collected.		87.80
Largest sum insured in a single risk.....		2,000.00

## Rates charged for insurance:

Premium note, five per cent. of amount insured.

Cash premiums, one half of one per cent. of amount insured.

Policy fee, fifty cents.

## STRAFFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 3, 1853.

ALBERT A. HANSON, *President.*HIRAM S. HILL, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$59.07
Cash deposited in banks.....	394.67
Interest due and accrued.....	13.83
<hr/>	
Gross assets .....	\$467.57

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$94.57
Balance on hand December 31, of previous year.....	35.30
<hr/>	
Total net resources.....	\$129.87

## EXPENDITURES.

Paid for return premiums.....	\$1.89
for salaries and fees of officers and employees.....	35.00
for incidental expenses.....	4.00
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$45.89

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$249,811.00	\$14,918.05
Risks written during the year.....	33,775.00	2,055.25
<hr/>		<hr/>
Total .....	\$283,586.00	\$16,973.30
Risks terminated during the year.....	24,275.00	1,479.72
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$259,311.00	\$15,493.58

Date of last assessment September 15, 1905. Amount collected	\$450.00
Largest sum insured in a single risk.....	2,000.00

## Rates charged for insurance:

Premium note, five to ten per cent. of amount insured.

Cash premiums, three per cent. of premium note.

Policy fee, fifty cents.

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## SUTTON MUTUAL FIRE INSURANCE COMPANY.

Commenced business September, 1849.

CHARLES R. FOLLANSBEE, *President.*FRED H. PRATT, *Secretary.*


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### ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$52.82
Cash deposited in banks.....	165.31
Gross assets .....	\$218.13

### LIABILITIES.

None.

### INCOME.

Received from premiums and policy fees.....	\$90.67
Balance on hand December 31, of previous year.....	6.71
Total net resources .....	\$97.38

### EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$35.00
for incidental expenses .....	4.56
for filing statement .....	5.00
Gross cash expenditures .....	\$44.56

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$99,841.00	\$10,201.40
Risks written during the year.....	34,695.00	3,665.50
	<hr/>	<hr/>
Total .....	\$134,536.00	\$13,866.90
Risks terminated during the year.....	28,675.00	2,957.50
	<hr/>	<hr/>
Amount in force December 31, 1909.....	\$105,861.00	\$10,909.40
Date of last assessment October 17, 1905. Amount collected..		198.21
Largest sum insured in a single risk.....		1,600.00
Rates charged for insurance:		
Premium note, ten to fifteen per cent. of amount insured.		
Cash premiums, one and one half per cent. of premium note.		
Policy fee, fifty cents.		

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## TILTON AND NORTHFIELD MUTUAL FIRE INSURANCE COMPANY.

Commenced business December 10, 1887.

WARREN S. HILL, *President.*

GEORGE H. WADLEIGH, *Secretary.*

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### ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$1,372.25
Cash deposited in banks.....	1,390.98
Cash in the hands of agents, reported.....	50.00
	<hr/>
Gross assets .....	\$1,440.93

### LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$39.00
from interest from all sources.....	47.73
<hr/>	
Total income .....	\$86.73
Balance on hand December 31, of previous year.....	1,372.25
<hr/>	
Total net resources.....	\$1,458.98

## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$10.00
for incidental expenses .....	3.00
for filing statement .....	5.00
<hr/>	
Gross cash expenditures.....	\$18.00

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$91,565.00	\$4,578.25
Risks written during the year.....	7,000.00	350.00
<hr/>		<hr/>
Total .....	\$98,565.00	\$4,928.25
Risks terminated during the year.....	5,000.00	250.00
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$93,565.00	\$4,678.25
Date of last assessment August, 1904. Amount collected.....		223.26
Largest sum insured in a single risk.....		2,000.00

## Rates charged for insurance:

Premium note, five per cent. of amount insured.

Cash premiums, one half of one per cent. of amount insured.

Policy fee, fifty cents.



## WEARE MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 5, 1857.

EDWARD T. BREED, *President*.W. S. B. HERBERT, *Secretary*.

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$19.20
Unpaid assessments on premium notes.....	1,271.09
<hr/>	
Gross assets .....	\$1,290.29

## LIABILITIES.

Losses adjusted and unpaid.....	\$500.00
Due for borrowed money and interest.....	310.50
<hr/>	
Gross liabilities .....	\$810.50

## INCOME.

Received from premiums and policy fees.....	\$207.52
from assessments on premium notes.....	42.12
from cash loans to the company.....	300.00
<hr/>	
Total income .....	\$549.64
Balance on hand December 31, of previous year.....	477.33
<hr/>	
Total net resources.....	\$1,026.97

## EXPENDITURES.

Paid for losses during the year	\$737.74
for adjusting losses .....	6.50
for commissions .....	87.00
for salaries and fees of officers and employees.....	151.50
for making assessments.....	12.00
for incidental expenses.....	8.03
for filing statement.....	5.00
<hr/>	
Gross cash expenditures.....	\$1,007.77

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$663,997.00	\$50,915.04
Risks written during the year.....	90,000.00	7,468.25
Total .....	\$753,997.00	\$58,383.29
Risks terminated during the year.....	77,135.00	6,533.70
Amount in force December 31, 1909.....	\$676,862.00	\$51,849.59
Losses incurred during the year.....		1,237.74
Assessments laid on premium notes.....		1,271.09
Date of last assessment December 4, 1909.		
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six to twenty per cent. of amount insured.		
Cash premiums, two per cent. of premium note.		
Policy fee, fifty cents.		

## WESTMORELAND MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 19, 1876.

WILLARD BILL, JR., *President.*

WARREN W. SHELLY, *Secretary.*

### ASSETS, DECEMBER 31, 1909.

Unpaid assessments on premium notes.....	\$956.80
Cash in the hands of agents, reported.....	8.13
All other assets.....	28.00
Gross assets .....	\$992.93

### LIABILITIES.

Losses adjusted and unpaid.....	\$900.00
Due for borrowed money and interest.....	100.00
Gross liabilities .....	\$1,000.00

## INCOME.

Received from premiums and policy fees.....	\$22.28
from cash loans to the company.....	100.00
<hr/>	
Total income .....	\$122.28
Balance on hand December 31, of previous year.....	12.03
<hr/>	
Total net resources .....	\$134.31

## EXPENDITURES.

Paid for losses during the year.....	\$50.00
for return premiums .....	2.85
for salaries and fees of officers and employees.....	20.00
for borrowed money and interest.....	1.42
for filing statement .....	5.00
<hr/>	
Gross cash expenditures .....	\$78.27
<hr/>	

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$80,645.00	\$8,688.25
Risks written during the year.....	13,400.00	1,930.00
<hr/>		<hr/>
Total .....	\$94,045.00	\$10,618.25
Risks terminated during the year.....	16,050.00	1,920.00
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$77,995.00	\$8,698.25
Losses incurred during the year.....		950.00
Assessments laid on premium notes.....		956.80
Date of last assessment November 19, 1907. Amount collected.		950.00
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, ten to fifteen per cent. of amount insured.		
Cash premiums, one per cent. of premium note.		
Policy fee, fifty cents.		

# MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 31, 1877.

SAMUEL CHOATE, *President.*

I. A. BURBANK, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$49.97
Cash in the hands of agents, reported.....	114.87
	<hr/>
Gross assets .....	\$164.84

## LIABILITIES.

Due for borrowed money and interest.....	\$800.00
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## INCOME.

Received from premiums and policy fees.....	\$442.49
from cash loans to the company.....	800.00
	<hr/>
Total income .....	\$1,242.49
Balance on hand December 31, of previous year.....	181.75
	<hr/>
Total net resources .....	\$1,424.24

## EXPENDITURES.

Paid for losses during the year.....	\$850.00
for adjusting losses .....	18.75
for commissions .....	114.75
for return premiums.....	4.76
for salaries and fees of officers and employees.....	226.11
for borrowed money and interest.....	114.00
for incidental expenses .....	41.00
for filing statement .....	5.00
	<hr/>
Gross cash expenditures.....	\$1,374.27

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$844,876.00	\$53,420.81
Risks written during the year.....	163,230.00	10,868.55
Total .....	\$1,007,976.00	\$64,289.36
Risks terminated during the year.....	143,450.00	9,441.00
Amount in force December 31, 1909.....	\$864,526.00	\$54,848.36
Losses incurred during the year.....		850.00
Date of last assessment September 15, 1906. Amount collected.		1,641.79
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five to ten per cent. of amount insured.		
Cash premiums, four per cent. of premium note.		
Policy fee, fifty cents.		

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## ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 18, 1833.

HARRISON G. BURLEY, President.

HENRY A. SHUTE, *Secretary.*

## ASSETS, DECEMBER 31, 1909.

Cash in company's office.....	\$6,613.88
Unpaid assessments on premium notes.....	2,744.33
Cash in the hands of agents, reported.....	843.31
Gross assets .....	\$10,201.52

## LIABILITIES.

Losses adjusted and unpaid.....	\$1,600.00
Due for borrowed money and interest.....	6,108.32
Gross liabilities .....	\$7,708.32

## INCOME.

Received from premiums and policy fees.....	\$1,639.10
from assessments on premium notes.....	21,048.66
from cash loans to the company.....	3,550.00
<hr/>	
Total income .....	\$26,237.76
Balance on hand December 31, of previous year.....	668.19
<hr/>	
Total net resources .....	\$26,905.95

## EXPENDITURES.

Paid for losses during the year.....	\$5,770.77
for adjusting losses .....	382.01
for collecting assessments .....	800.78
for commissions .....	336.50
for return premiums .....	36.26
for salaries and fees of officers and employees.....	800.00
for making assessments .....	100.00
for borrowed money and interest.....	11,694.33
for incidental expenses .....	366.42
for filing statement .....	5.00
<hr/>	
Gross cash expenditures .....	\$20,292.07

## GENERAL ITEMS.

	Amount.	Premium Notes.
Risks outstanding December 31, 1908.....	\$4,213,022.00	\$256,587.08
Risks written during the year.....	659,498.00	40,311.90
<hr/>		<hr/>
Total .....	\$4,872,520.00	\$296,898.98
Risks terminated during the year.....	772,906.00	48,912.18
<hr/>		<hr/>
Amount in force December 31, 1909.....	\$4,099,614.00	\$247,986.80
Losses incurred during the year.....		7,370.77
Date of last assessment September 6, 1909. Amount collected..		21,048.66
Largest sum insured in a single risk.....		2,500.00

## Rates charged for insurance:

Premium note, five to seven per cent. of amount insured.

Cash premiums, three per cent. of premium note.

Policy fee, fifty cents.

NEW HAMPSHIRE  
CASH MUTUAL  
FIRE INSURANCE COMPANIES

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COMPILED FROM THE ANNUAL REPORTS, WITH STATEMENTS OF  
ASSETS AND LIABILITIES, FOR THE YEAR ENDING  
DECEMBER 31, 1909.



## CONCORD MUTUAL FIRE INSURANCE COMPANY.

Organized August 29, 1885. Commenced business October 17, 1885.

SAMUEL C. EASTMAN, *President*.LOUIS C. MERRILL, *Secretary*.

Principal Office, Concord.

## I. ASSETS.

## SCHEDULE OF BONDS.

	Par Value.	Market Value.
Amoskeag Manufacturing Co. ....	\$2,500.00	\$7,500.00
Boston & Albany R. R. ....	1,000.00	2,250.00
Boston & Maine R. R. ....	6,000.00	8,700.00
Chicago & Northwestern R. R. ....	4,200.00	7,560.00
Concord & Montreal R. R. ....	2,000.00	3,500.00
Concord Gas Light Co. ....	600.00	960.00
Delaware & Hudson Co. ....	2,500.00	4,750.00
Eagle & Phenix Hotel Co. ....	2,500.00	3,125.00
Kansas City, Fort Scott & Memphis R. R.	4,500.00	3,300.00
Mergenthaler Linotype Co. ....	1,100.00	2,310.00
New Hampshire Spinning Mills ....	5,000.00	5,500.00
New York Central R. R. ....	3,000.00	3,750.00
Northern R. R. ....	1,000.00	1,450.00
Pemigewasset Valley R. R. ....	1,200.00	1,620.00
Pennsylvania R. R. ....	6,250.00	8,375.00
Peoples' Gas Co. ....	2,500.00	2,850.00
Profile & Flume Hotels Co. ....	2,000.00	2,000.00
The Pullman Co. ....	5,000.00	9,250.00
St. Louis & San Francisco R. R. ....	8,000.00	4,850.00
Southern Pacific R. R. ....	3,000.00	3,900.00
Standard Oil Co. ....	1,500.00	9,750.00
Union Pacific R. R. ....	2,500.00	5,000.00
United Gas Improvement Co. ....	6,900.00	12,972.00
United States Rubber Co. ....	5,000.00	5,750.00
United States Steel Corp. ....	2,000.00	2,480.00
Westinghouse Electric Mfg. Co. ....	4,100.00	3,380.00

Total values .....	<u>\$85,850.00</u>	<u>\$126,832.00</u>
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Market value of stocks and bonds.....	\$126,832.00
Cash in company's office.....	4.34
Cash deposited in banks.....	12,447.43
Premiums in course of collection.....	1,503.46

Gross available assets .....	\$140,787.23
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Assessable contingent premiums on outstanding risks, \$68,958.16.

## II. LIABILITIES.

Unearned premiums on outstanding risks.....	\$17,955.25
Profits or surplus due on terminated policies.....	628.60
Commissions on premiums in course of collection.....	279.23
Liabilities, except surplus.....	\$18,863.08
Surplus .....	121,924.15
Gross liabilities, including surplus.....	\$140,787.23

## III. INCOME.

Cash received for gross premiums.....	\$18,617.82
Deduct reinsurance and return premiums.....	1,007.69
Net cash premiums received during the year.....	\$17,610.13
Interest and dividends from all other sources.....	5,767.63
Gross cash income .....	\$23,377.76
Contingent premiums received during the year, \$34,855.06.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$7,512.69
Commissions on premiums .....	2,639.92
Salaries and fees of officers and employees.....	1,500.00
Profits or surplus on terminated policies.....	3,658.21
Office and incidental expenses.....	269.76
Gross cash expenditures .....	\$15,580.58

## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force January 1, 1908....	\$2,470,316.42	\$34,985.49	\$69,730.00
Risks written during the year....	1,164,048.17	18,617.82	36,870.44
Total .....	\$3,634,364.59	\$53,603.31	\$106,600.44
Risks terminated during the year..	1,202,626.02	19,000.73	37,642.28
Net amount in force Dec. 31, 1909	\$2,431,738.57	\$34,602.58	\$68,958.16
Cash received of other companies for insurance.....			1,273.65
Losses incurred during the year.....			7,512.69
Percentage of cash premium returned during the year as profit or surplus:			
Twenty, thirty and forty per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,120,563.17
Cash premiums received.....	17,037.49
Contingent premiums therewith.....	35,451.98
Losses paid during the year.....	7,442.06
Losses incurred during the year.....	7,442.06

## GRANGE MUTUAL FIRE INSURANCE COMPANY.

Organized March 8, 1888. Commenced business July 20, 1888.

CHARLES McDANIEL, *President*.

ARTHUR C. CALL, *Secretary*.

Principal Office, Contoocook.

## I. ASSETS.

Cash deposited in banks	\$8,745.08
Gross available assets .....	\$8,745.08
Assessable contingent premiums on outstanding risks, \$161,981.40.	

## II. LIABILITIES.

Net amount of unpaid losses.....	\$4,065.00
Unearned premiums on outstanding risks.....	27,444.03
Liabilities .....	\$31,509.03

## III. INCOME.

Net cash premiums received during the year.....	\$16,652.72
Contingent premiums received during the year, \$48,759.90.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$14,403.51
Commissions on premiums .....	608.50
Salaries and fees of officers and employees.....	1,516.01
Office and incidental expenses.....	1,027.12
Gross cash expenditures .....	\$17,555.14

## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force January 1, 1908....	\$5,621,500.00	\$56,709.85	\$168,645.00
Risks written during the year.....	1,625,330.00	16,652.72	48,759.90
Total .....	\$7,246,830.00	\$73,362.57	\$217,404.90
Risks terminated during the year..	1,847,450.00	18,474.50	55,423.50
Net amount in force Dec. 31, 1909	\$5,399,380.00	\$54,888.07	\$161,981.40
Losses incurred during the year.....			17,740.21

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,625,330.00
Cash premiums received .....	16,652.72
Contingent premiums therewith .....	48,759.90
Losses paid during the year.....	14,403.51
Losses incurred during the year.....	17,740.21

## MANUFACTURERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY.

Organized December 29, 1885. Commenced business January 4, 1886.

EDWARD G. LEACH, *President.*

LYMAN JACKMAN, *Secretary.*

Principal Office, Concord.

## I. ASSETS.

Loans on mortgages of real estate (first liens).....	\$4,050.00
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## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Concord & Montreal R. R. ....	\$4,600.00	\$7,820.00
Northern R. R. ....	1,300.00	2,080.00
Boston & Maine R. R. ....	1,800.00	2,600.00
N. Y. Central & Hudson River R. R....	500.00	650.00
Atchison, Topeka & Santa Fé .....	2,500.00	2,640.00

Pennsylvania R. R. ....	\$1,900.00	\$2,500.00
American Woolen Co. ....	2,200.00	2,310.00
Western Union Telegraph .....	3,100.00	2,387.00
United Fruit Co. ....	700.00	1,183.00
American Tel. & Tel. Co. ....	1,500.00	2,100.00
Mackay Company, Pref. ....	4,500.00	3,375.00
Underwriters Fire Insurance Co. ....	1,200.00	1,200.00
Ideal Manufacturing Co. ....	2,000.00	2,000.00
Amalgamated Copper Co. ....	1,200.00	1,056.00
American Agricultural Chemical Co. ....	2,500.00	2,575.00
Capital Fire Insurance Co. ....	5,000.00	5,000.00
Library Bureau .....	1,000.00	1,150.00
Great Northern, Ore. ....	2,000.00	1,600.00
Franklin Light & Power Co. ....	1,800.00	2,340.00

## BONDS.

United States .....	1,500.00	1,500.00
Japanese Government .....	1,948.00	1,815.00
Keene, N. H., Gas & Electric Co. ....	2,500.00	2,475.00
Xenia, Ohio, Water Co. ....	2,000.00	2,000.00
Michigan State Tel. Co. ....	1,000.00	980.00
Metropolitan West Side El. ....	3,000.00	2,850.00
Bristol, Vt. ....	1,000.00	1,000.00
United Fruit Co. ....	1,000.00	962.00
Denver Gas & Electric Co. ....	3,000.00	2,850.00
Western Union Tel. Co. ....	3,000.00	2,850.00
Northern Pacific-Great Northern .....	8,000.00	7,768.00
Rutland Railway Co. ....	3,000.00	3,100.00
Lake Shore & Michigan Southern .....	4,000.00	4,000.00
Atchison, Topeka & Santa Fé R. R. ....	2,000.00	2,000.00
Chicago & Northwestern R. R. ....	3,000.00	3,200.00
St. Louis & Iron Mt. R. R. ....	3,000.00	2,850.00
Oregon Short Line .....	2,000.00	1,940.00
Massachusetts Electric .....	3,000.00	3,000.00
N. Y. Central & Hudson River R. R. ....	3,000.00	3,000.00
Southern R. R. ....	1,000.00	1,000.00
Louisville & Nashville R. R. ....	1,000.00	1,000.00
Atlantic Coast Line R. R. ....	1,000.00	1,000.00

Total values .....	\$95,248.00	\$99,706.00
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Market value of stocks and bonds .....	\$99,706.00
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## COLLATERAL SECURITIES FOR LOANS.

	Market Value.	Amount Loaned.
Underwriters Fire Ins. Co. ....	\$5,000.00	} \$6,000.00
Capital Fire Ins. Co. ....	1,000.00	
Total market value and cash loaned thereon	\$6,000.00	\$6,000.00

Loans on collateral securities .....	6,000.00
Cash in company's office .....	300.14
Cash deposited in banks .....	32,073.03

Interest due and accrued .....	\$1,843.00
Premiums in course of collection.....	5,877.90
All other cash loans .....	5,000.00

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Gross available assets .....	\$154,850.07
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Assessable contingent premiums on outstanding risks, \$200,720.22.

## II. LIABILITIES.

Net amount of unpaid losses.....	\$2,238.88
Unearned premiums on outstanding risks.....	34,032.65
Due to other companies for reinsurance.....	147.55
Return premiums due on cancelled policies.....	222.40
Profits or surplus due on terminated policies.....	621.53
Commissions on premiums in course of collection.....	783.13
Rents, taxes, salaries, and incidental expenses.....	155.83

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Liabilities, except surplus .....	\$38,201.97
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Surplus .....	116,648.10
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Gross liabilities, including surplus.....	\$154,850.07
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## III. INCOME.

Cash received for gross premiums.....	\$46,953.74
Deduct reinsurance and return premiums.....	4,871.81

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Net cash premiums received during the year.....	\$42,081.93
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Interest received on mortgages .....	230.26
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Interest and dividends from all other sources.....	5,534.42
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Gross cash income .....	\$47,846.61
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Contingent premiums received during the year, \$140,861.22.

## IV. EXPENDITURES.

Gross amount paid for losses.....	\$16,722.07
Deduct amount received for reinsurance.....	72.94

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Net amount paid for losses during the year.....	\$16,649.13
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Commissions on premiums .....	6,077.47
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Salaries and fees of officers and employees.....	3,041.94
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Profits or surplus on terminated policies.....	4,762.08
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Rents .....	533.32
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Office and incidental expenses.....	1,059.44
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Gross cash expenditures .....	\$32,123.38
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## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force January 1, 1908....	\$4,366,286.00	\$68,109.34	\$204,328.02
Risks written during the year.....	2,535,372.00	46,205.03	138,615.09
Total .....	\$6,901,658.00	\$114,314.37	\$342,943.11
Risks terminated during the year..	2,327,536.00	43,861.64	131,584.92
In force at the end of the year	\$4,574,122.00	\$70,452.73	\$211,358.19
Deduct amount reinsured.....	242,280.00	3,545.99	10,637.97
Net amount in force Dec. 31, 1909	\$4,331,842.00	\$66,906.74	\$200,720.22
Cash received of other companies for insurance.....			863.56
Losses incurred during the year.....			18,425.44
Percentage of cash premium returned during the year as profit or surplus:			
Ten, twenty and forty per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,834,657.00
Cash premiums received .....	30,555.27
Contingent premiums therewith .....	91,665.81
Losses paid during the year.....	14,465.99
Losses incurred during the year.....	14,739.47

## SUNAPEE MUTUAL FIRE INSURANCE COMPANY.

Organized 1884. Commenced business January 8, 1885.

ALMERON B. ABBOTT, *President*.

CHARLES A. KNOWLTON, *Secretary*.

Principal Office, Sunapee.

## I. ASSETS.

Loans on mortgages of real estate (first liens).....	\$200.00
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## SCHEDULE OF STOCKS AND BONDS.

	Par Value.	Market Value.
Sunapee Water bonds.....	\$1,000.00	\$1,000.00



Market value of stocks and bonds.....	\$1,000.00
Cash loans made by the company.....	3,350.00
Cash in company's office.....	316.84
Cash deposited in banks.....	2,967.79
Interest due and accrued.....	153.36

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Gross available assets .....	\$7,987.99
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Assessable contingent premiums on outstanding risks, \$40,147.70.

## II. LIABILITIES.

Unearned premiums on outstanding risks.....	\$1,699.88
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Liabilities, except surplus .....	\$1,699.88
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Surplus .....	6,288.11
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Gross liabilities, including surplus .....	\$7,987.99
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## III. INCOME.

Cash received for gross premiums.....	\$1,623.66
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Deduct reinsurance and return premiums.....	49.65
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Net cash premiums received during the year.....	\$1,574.01
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Interest received on mortgages.....	800.00
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Interest and dividends from all other sources.....	268.27
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Income from all other sources.....	200.00
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Gross cash income .....	\$2,050.28
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Contingent premiums received during the year, \$16,236.60.

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$2,050.00
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Salaries and fees of officers and employees.....	151.77
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Profits or surplus on terminated policies.....	49.65
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Office and incidental expenses.....	34.30
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Gross cash expenditures .....	\$2,285.72
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## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force January 1, 1908....	\$468,721.00	\$3,754.99	\$37,549.90
Risks written during the year.....	181,725.00	1,623.66	16,236.60
Total .....	\$650,446.00	\$5,378.65	\$53,786.50
Risks terminated during the year..	154,661.00	1,363.88	13,638.80
Net amount in force Dec. 31, 1909	\$495,785.00	\$4,014.77	\$40,147.70
Losses incurred during the year.....			2,050.00

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$181,725.00
Cash premiums received .....	1,623.66
Contingent premiums therewith .....	16,236.60
Losses paid during the year.....	2,050.00
Losses incurred during the year.....	2,050.00

NEW HAMPSHIRE  
STOCK  
FIRE INSURANCE COMPANIES

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ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF  
ASSETS AND LIABILITIES, FOR THE YEAR ENDING  
DECEMBER 31, 1909.

## CAPITAL FIRE INSURANCE COMPANY.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President*.RUFUS N. ELWELL, *Secretary*.

Principal Office, Concord.

## CAPITAL STOCK.

Capital paid up in cash..... \$200,000.00

Amount of ledger assets December 31, of previous year..... \$799,562.53

## INCOME.

Cash received for gross premiums..... \$640,910.50

Deduct reinsurance, rebate and return premiums..... 174,151.90

Net cash received for premiums—all fire..... \$466,758.60

Interest on mortgages ..... \$4,537.99

Interest on collaterals ..... 878.08

Interest and dividends on stocks and bonds.... 23,116.22

Interest and dividends from all other sources.... 448.24

Rents from company's property..... 6,655.85

Total interest and rents..... 35,636.38

Profit on sale or maturity of ledger assets..... 4,195.42

Income from all other sources..... 1,079.12

Total income ..... \$507,669.52

## DISBURSEMENTS.

Gross amount paid for losses..... \$298,687.86

Deduct salvage and reinsurance..... 35,766.51

Net amount paid for losses—all fire..... \$262,921.35

Dividends paid stockholders ..... 7,700.00

Commissions and brokerage ..... 107,254.74

Salaries and fees of officers and employees..... 35,572.04

Rents ..... 1,272.14

Repairs and expenses on real estate..... 2,106.93

Taxes on real estate..... 1,065.32

All other taxes, licenses and insurance department fees..... 10,792.24

Loss on sale or maturity of ledger assets.....	\$2,400.00
Decrease in book value of ledger assets.....	200.00
All other disbursements .....	17,470.82
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Total disbursements .....	\$447,483.50
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Balance .....	\$859,748.55

## ASSETS.

Book value of real estate, unincumbered.....	\$89,207.27
Mortgage loans on real estate, first liens.....	87,532.55
Loans on collateral securities.....	15,700.00

## COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	Amount Loaned.
National Bank of Lebanon, N. H.....	\$1,300.00	\$1,700.00
Iowa Loan & Trust Co., Des Moines.....	2,000.00	
Page Belting Co. ....	6,000.00	3,000.00
Concord & Montreal R. R. ....	3,471.00	3,000.00
Mallory Steamship Co. ....	6,370.00	8,000.00
St. Paul & Des Moines R. R.....	1,800.00	
Elkhart Gas Co. ....	1,000.00	
Metropolitan Steamship Co. ....	900.00	
<hr/>		
	\$22,841.00	\$15,700.00
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Book value of stocks and bonds.....	516,495.26
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## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Atchison, Topeka & Santa Fé R. R. Co...	\$8,500.00	\$9,375.00
Boston & Maine R. R. Co.....	2,500.00	3,725.00
Chicago Junct. R. R. & Union Stock Yard.	3,000.00	3,540.00
Chicago, Milwaukee & St. Paul R. R. Co..	2,000.00	3,160.00
Chicago Northwestern R. R. Co.....	2,000.00	3,700.00
Concord & Montreal R. R. Co.....	2,000.00	3,340.00
Connecticut R. R. & Lighting Co.....	2,500.00	1,900.00
Great Northern Ry. Co.....	4,400.00	6,336.00
Illinois Central R. R. Co.....	5,800.00	8,584.00
Manhattan Elevated R. R. Co.....	1,000.00	1,410.00
Massachusetts Electric Co. ....	2,000.00	1,600.00
N. Y. Central & Hudson River R. R. Co..	4,000.00	5,080.00
Pennsylvania R. R. Co. ....	11,250.00	15,412.50
St. Paul & Des Moines R. R. Co.....	2,500.00	550.00
First National Bank, Concord, N. H....	500.00	1,600.00
Mechanics National Bank, Concord, N. H.	7,500.00	11,250.00

National Bank, Lebanon, N. H. ....	\$1,000.00	\$1,250.00
Nat'l State Capital Bank, Concord, N. H. ....	11,800.00	27,730.00
American Agricultural Chemical Co. ....	1,000.00	1,010.00
American Locomotive Co. ....	4,000.00	4,640.00
American Sugar Refining Co. ....	3,000.00	3,720.00
American Tel. & Tel. Co. ....	11,500.00	16,445.00
American Woolen Co. ....	6,400.00	6,720.00
Amoskeag Mfg. Co. ....	2,600.00	8,008.00
Concord Axle Co. ....	800.00	1,000.00
Concord Electric Co. ....	2,000.00	2,120.00
Concord Real Estate Co. ....	8,700.00	6,525.00
Denver Gas & Electric Co. ....	1,000.00	1,480.00
Federal Sugar Refining Co. ....	2,000.00	1,780.00
General Electric Co. ....	3,200.00	5,152.00
Keokee Consolidated Coke Co. ....	3,000.00	450.00
Mackay Companies ....	3,000.00	2,480.00
Mergenthaler Linotype Co. ....	2,200.00	4,708.00
Missouri & Kansas Tel. Co. ....	3,000.00	1,020.00
Nashua Manufacturing Co. ....	1,000.00	1,150.00
Page Belting Co. ....	1,250.00	1,537.50
Prescott Piano Co. ....	2,500.00	1,250.00
Pullman Company ....	6,800.00	12,920.00
Swift & Company ....	6,000.00	6,660.00
The Woodbury E. Hunt Co. ....	500.00	500.00
Underwriters Fire Insurance Co. ....	3,000.00	4,800.00
United Fruit Co. ....	1,100.00	1,870.00
United Shoe Machinery Co. ....	1,500.00	1,860.00
United States Steel Co. ....	3,500.00	4,375.00
Western Adjustment & Insp. Co. ....	100.00	100.00
Western Tel. & Tel. Co. ....	500.00	465.00
Western Union Telegraph Co. ....	2,000.00	1,560.00

## BONDS.

Concord, N. H. ....	3,500.00	3,500.00
Dover, N. H. ....	2,000.00	2,000.00
Farmington, N. H. ....	5,000.00	5,000.00
Hillsborough Bridge, N. H. ....	1,000.00	1,000.00
Keene, N. H. ....	3,000.00	3,000.00
Littleton, N. H. ....	1,000.00	1,000.00
Meredith, N. H. ....	500.00	500.00
Merrimack County, N. H. ....	1,000.00	1,000.00
Montrose, town of, Colorado. ....	800.00	800.00
Nashua, N. H. ....	1,000.00	1,000.00
New Rochelle, N. Y. ....	3,000.00	3,060.00
New York City, N. Y. ....	97,000.00	91,300.00
Norfolk County, Va. ....	1,000.00	1,000.00
Oneida County, N. Y. ....	3,000.00	3,000.00
Portsmouth, N. H. ....	500.00	500.00
Richmond, Va. ....	10,000.00	10,100.00
White Plains, N. Y. ....	5,000.00	5,200.00
Atchison, Topeka & Santa Fé R. R. Co. ....	2,000.00	2,460.00
Chicago, Cincinnati & Louisville R. R. ....	2,000.00	2,000.00

Hudson Companies .....	\$8,000.00	\$8,000.00
Northern Pacific-Great Northern.....	8,000.00	7,760.00
Pere Marquette R. R. Co., of Ind.....	2,000.00	1,700.00
Somerset Railway Co. ....	1,000.00	950.00
Southern Indiana Ry. Co.....	5,000.00	3,900.00
St. Louis & San Francisco R. R. Co.....	2,000.00	1,700.00
St. Paul & Des Moines R. R. Co.....	10,000.00	9,300.00
Wabash R. R. Co.....	5,000.00	5,000.00
Wisconsin Central, S. & D. Div. ....	10,000.00	9,200.00
American Locomotive Co. ....	19,000.00	19,000.00
American Tel. & Tel. Co.....	2,000.00	1,860.00
Central Loan & Land Co.....	1,010.00	252.50
Denver Consolidated Gas & Electric Co..	8,000.00	7,600.00
Eastman Car Co. ....	2,500.00	2,500.00
Elkhart Gas Co. ....	3,000.00	2,910.00
Indiana Syndicate, Col. Tr. ....	10,000.00	10,000.00
Keene Gas & Electric Co.....	6,000.00	6,000.00
Keokee Consolidated Coke Co.....	3,000.00	2,550.00
Metropolitan Steamship Co. ....	5,000.00	4,250.00
Nebraska Loan & Trust Co.....	115.00	11.50
New York & Pennsylvania Tel. Co.....	3,000.00	2,820.00
Nipe Bay Co. ....	5,000.00	5,000.00
Page Belting Co. ....	15,000.00	15,000.00
St. Clair Furnace Co.....	5,000.00	5,100.00
United Fruit Co.....	10,000.00	10,000.00
United States Steel Corp. ....	10,000.00	10,500.00
Western Tel. & Tel. Co.....	2,000.00	1,960.00
Western Union Telegraph Co.....	7,000.00	6,790.00
Westinghouse Elec. & Mfg. Co.....	10,000.00	10,000.00
Wood Worsted Mills .....	10,000.00	10,000.00

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	\$491,325.00	\$534,882.00
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Cash in company's office.....	\$7,750.04
Cash in banks .....	32,697.22
Agents' balances .....	110,366.21

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Total ledger assets, as per balance.....	\$859,748.55
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,296.23
Interest due and accrued on stocks and bonds..	3,318.22
Interest due and accrued on collateral loans....	115.48
Interest due and accrued on other assets.....	331.19
Rents due and accrued on company's property..	532.83
	<hr/> 5,593.95
Market value of stocks and bonds over book value.....	18,386.74
Due for reinsurance on losses paid.....	619.59
	<hr/>
Gross assets .....	\$884,348.83



## ITEMS NOT ADMITTED.

Depreciation of ledger assets.....	\$2,007.27
Total admitted assets .....	\$882,341.56

## LIABILITIES.

Losses adjusted and unpaid .....	\$29,104.35
Losses reported and unadjusted .....	35,440.92
Losses resisted .....	1,075.00
Gross amount of unpaid losses.....	\$65,620.27
Deduct reinsurance .....	9,174.78
Net amount of unpaid losses.....	\$56,445.49
Unearned premiums on outstanding fire risks.....	381,573.13
State, county and municipal taxes due or accrued.....	10,500.00
Due and accrued for salaries, rent and incidental expenses..	10,264.19
Commissions and brokerage .....	23,016.68
Return premiums .....	14,762.30
Reinsurance .....	5,410.66
Gross liabilities, except capital.....	\$501,972.45
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities.....	180,369.11
Surplus as regards policy-holders.....	380,369.11
Total liabilities .....	\$882,341.56

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$65,944,720	\$772,477.27
Written or renewed during the year.....	53,150,617	640,910.50
Total .....	\$119,095,337	\$1,413,387.77
Deduct risks expired or terminated.....	45,598,244	555,116.24
In force at the end of the year.....	\$73,497,093	\$858,271.53
Deduct amount reinsured.....	9,490,234	122,499.13
Net amount in force December 31, 1909....	\$64,006,859	\$735,772.40

## MISCELLANEOUS.

Premiums received from organization to date.....	\$4,878,742.90
Losses paid from organization to date.....	2,706,272.58
Cash dividends declared since commencing business.....	167,314.00
Fire losses incurred during the year.....	286,037.22
Company's stock owned by the directors, at par value.....	40,700.00
Amount loaned to stockholders not officers.....	1,700.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$3,241,692.00
Premiums received .....	48,735.23
Losses paid .....	19,390.81
Losses incurred .....	19,329.15

## EASTERN FIRE INSURANCE COMPANY.

Incorporated March 1, 1905. Commenced business April, 1905.

CHARLES L. JACKMAN, *President*.

FRED W. CHENEY, *Secretary*.

Principal Office, Concord.

## CAPITAL STOCK.

Capital paid up in cash.....	\$10,000.00
Amount of ledger assets December 31, of previous year.....	\$18,962.26

## INCOME.

Cash received for gross premiums.....	\$4,789.99
Deduct reinsurance, rebate and return premiums....	379.92
Net cash received for premiums—all fire.....	\$4,410.07
Interest on collaterals .....	\$150.00
Interest and dividends on stocks and bonds.....	865.58
Interest and dividends from all other sources....	115.18
Total interest .....	1,130.76
Profit on sale or maturity of ledger assets.....	10.00
Income from all other sources.....	806.57
Total income .....	\$6,357.40

## DISBURSEMENTS.

Net amount paid for losses—all fire.....	\$1,427.00
Dividends paid stockholders .....	550.00
Commissions and brokerage .....	711.19
All other taxes, licenses and insurance department fees.....	105.00
All other disbursements .....	14.63
<hr/>	
Total disbursements .....	\$2,807.82
<hr/>	
Balance .....	\$22,511.84

## ASSETS.

Loans on collateral securities.....	\$3,000.00
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## COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	Amount Loaned.
Page Belting Co. ....	\$2,600.00	\$1,500.00
Underwriters Fire Ins. Co.....	650.00	1,500.00
Concord Electric Co. ....	210.00	
Page Belting Co. ....	130.00	
American Locomotive Co. ....	115.00	
Atchison, Topeka & Santa Fé R. R.....	124.00	
Western Tel. & Tel. Co., pref.....	460.00	
Western Tel. & Tel. Co., com.....	225.00	
<hr/>		
	\$4,504.00	\$3,000.00
<hr/>		
Book value of stocks and bonds.....		18,606.52

## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
American Agricultural Chemical Co.....	\$500.00	\$512.50
American Tel. & Tel. Co.....	1,600.00	2,262.00
American Woolen Co. ....	1,700.00	1,759.50
Capital Fire Insurance Co., pref.....	1,000.00	1,150.00
Great Northern R. R. ....	1,000.00	1,436.25
Missouri & Kansas Tel. Co.....	500.00	150.00
N. Y. Central & Hudson River R. R.....	500.00	626.25
Pennsylvania R. R. Co.....	1,250.00	1,714.06
Mackay Company, pref. ....	500.00	380.00
Mackay Company, com. ....	500.00	450.00
United Fruit Co. ....	600.00	1,008.00
Underwriters Fire Insurance Co.....	1,000.00	1,600.00
United States Steel Corp., pref. ....	1,500.00	1,875.00
<hr/>		
BONDS.		
Dayton Lighting Co. ....	1,000.00	950.00
Page Belting Co. ....	2,000.00	2,000.00

United Fruit Co. ....	\$1,000.00	\$1,000.00
United States Steel Corp. ....	500.00	525.00
Westinghouse Elec. & Mfg. Co. ....	1,000.00	1,000.00
	<hr/>	<hr/>
	\$17,650.00	\$20,398.56

Cash in company's office .....	\$30.00
Cash in banks .....	875.32

Total ledger assets, as per balance.....	\$22,511.84
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## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$93.34	
Interest due and accrued on collateral loans....	27.78	
	<hr/>	121.12
Market value of stocks and bonds over book value.....		1,792.04
		<hr/>
Gross assets .....		\$24,425.00

## LIABILITIES.

Unearned premiums on outstanding fire risks.....	\$3,768.14
Due for borrowed money and interest.....	804.40
	<hr/>
Gross liabilities, except capital.....	\$4,572.54
Paid-up capital .....	\$10,000.00
Surplus beyond all liabilities.....	9,852.46
	<hr/>
Surplus as regards policy-holders.....	19,852.46
	<hr/>
Total liabilities .....	\$24,425.00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$461,406	\$3,581.82
Written or renewed during the year.....	320,250	4,789.99
	<hr/>	<hr/>
Total .....	\$781,656	\$11,371.81
Deduct risks expired or terminated.....	165,086	4,245.59
	<hr/>	<hr/>
Net amount in force December 31, 1909....	\$516,570	\$7,126.22
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$16,092.73
Losses paid from organization to date.....	3,325.98
Cash dividends declared since commencing business.....	2,050.00
Fire losses incurred during the year.....	1,426.17
Company's stock owned by the directors, at par value.....	3,600.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$237,221.00
Premiums received .....	3,776.88
Losses paid .....	990.86
Losses incurred .....	990.03

## GRANITE STATE FIRE INSURANCE COMPANY.

Incorporated July 17, 1885. Commenced business November 12, 1885.

CALVIN PAGE, *President*.

ALFRED F. HOWARD, *Secretary*.

Principal Office, Portsmouth.

## CAPITAL STOCK.

Capital paid up in cash.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$1,034,589.50

## INCOME.

Cash received for gross premiums.....	\$802,360.35
Deduct reinsurance, rebate and return premiums.....	233,888.10
Net cash received for premiums—all fire.....	\$568,472.25
Interest on mortgages .....	\$530.00
Interest and dividends on stocks and bonds....	32,207.45
Interest and dividends from all other sources....	1,485.30
Rents from company's property.....	5,104.17
Total interest and rents.....	39,326.92
Profit on sale or maturity of ledger assets.....	21.50
Income from all other sources.....	64.59
Total income .....	\$607,885.26

## DISBURSEMENTS.

Gross amount paid for losses.....	\$359,512.87
Deduct salvage and reinsurance.....	62,029.77
Net amount paid for losses—all fire.....	\$297,483.10
Dividends paid stockholders .....	20,000.00
Commissions and brokerage .....	124,962.94
Salaries and fees of officers and employees.....	35,819.07
Rents .....	3,250.68
Repairs and expenses on real estate.....	341.79
Taxes on real estate.....	917.28
All other taxes, licenses and insurance department fees.....	16,244.63
Decrease in book value of ledger assets.....	1,271.25
All other disbursements .....	33,935.14
Total disbursements .....	\$534,225.88
Balance .....	\$1,108,248.88

## ASSETS.

Book value of real estate, unincumbered.....	\$46,589.28
Mortgage loans on real estate, first liens.....	10,100.00
Book value of stocks and bonds.....	906,087.83

## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Boston & Maine R. R. ....	\$13,100.00	\$19,519.00
Concord & Montreal R. R. ....	9,000.00	14,920.00
Illinois Central R. R. ....	10,000.00	14,800.00
Pennsylvania R. R. ....	41,650.00	57,060.50
Worcester, Nashua & Rochester R. R. ....	5,100.00	7,497.00
General Adjustment Bureau.....	400.00	400.00
Nashua Card Gummed & Coated Paper....	5,000.00	5,000.00
Underwriters Salvage Co. of N. Y. ....	500.00	625.00
BONDS.		
Albany, N. Y. ....	10,000.00	10,100.00
Alleghany County, Pa. ....	10,000.00	10,200.00
Boston, Mass. ....	42,000.00	40,980.00
Burlington, Vt. ....	5,000.00	5,050.00
Cincinnati, Ohio ....	10,000.00	9,300.00
Columbia County, Wash. ....	8,000.00	8,080.00
Coos County, N. H. ....	15,000.00	15,000.00
Cumberland County, Me. ....	10,000.00	9,800.00
Cuyahoga County, Ohio ....	10,000.00	10,000.00

Dover, N. H. ....	\$13,000.00	\$13,000.00
Gloucester, Mass. ....	10,000.00	9,800.00
Hillsborough Bridge, N. H. ....	25,000.00	25,000.00
Hillsborough County, N. H. ....	10,000.00	10,000.00
Hudson County, N. J. ....	10,000.00	10,000.00
King County, Wash. ....	10,000.00	11,100.00
Laconia, N. H. ....	10,000.00	10,100.00
Los Angeles, Calif. ....	10,000.00	10,400.00
Malden, Mass. ....	17,000.00	17,240.00
Massachusetts, State of ....	50,000.00	48,900.00
Milwaukee, Wis. ....	5,000.00	4,850.00
Montpelier, Vt. ....	15,000.00	15,000.00
Mount Vernon, N. Y. ....	10,000.00	9,450.00
Nashua, N. H. ....	15,000.00	15,000.00
Nashville, Tenn. ....	11,000.00	11,000.00
New Hampshire, State of ....	52,000.00	53,370.00
Newton, Mass. ....	9,000.00	9,360.00
New York, N. Y. ....	63,000.00	59,200.00
Peterborough, N. H. ....	4,000.00	4,000.00
Pittsfield, N. H. ....	2,500.00	2,500.00
Portland, Me. ....	10,000.00	9,900.00
Portsmouth, N. H. ....	20,000.00	20,000.00
Quincy, Mass. ....	6,000.00	6,240.00
Rockingham County, N. H. ....	7,000.00	7,140.00
Rutland, Vt. ....	5,000.00	5,050.00
Seattle, Wash. ....	30,000.00	30,600.00
Taunton, Mass. ....	8,000.00	8,240.00
Waterville, Me. ....	10,000.00	9,200.00
Wilton, N. H. ....	29,000.00	28,710.00
Worcester, Mass. ....	9,000.00	9,270.00
Boston Elevated Railway Co. ....	25,000.00	27,000.00
Boston & Maine R. R. ....	33,000.00	33,800.00
Concord & Montreal R. R. ....	64,000.00	61,960.00
Fitchburg R. R. ....	5,000.00	4,950.00
Illinois Central R. R. ....	5,000.00	4,450.00
New York Central & Hudson River R. R. .	13,000.00	11,830.00
Northern Pacific-Great Northern R. R. .	15,000.00	14,550.00
Peterborough & Hillsborough R. R. ....	10,000.00	10,200.00
Portland & Ogdensburg Ry. Co. ....	10,000.00	10,700.00
	<u>\$870,250.00</u>	<u>\$901,391.50</u>

Cash in company's office. ....	\$996.37
Cash in banks ....	64,405.63
Agents' balances ....	80,069.77

Total ledger assets, as per balance..... \$1,108,248.88



## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$143.00	
Interest due and accrued on stocks and bonds....	5,977.21	
Rents due and accrued on company's property..	312.49	
		<hr/>
		\$6,432.70
Due for reinsurance on losses paid.....		1,127.98
		<hr/>
Gross assets .....		\$1,115,809.56

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$210.30	
Depreciation of ledger assets.....	6,285.61	
		<hr/>
Total items not admitted.....		6,495.91
		<hr/>
Total admitted assets.....		\$1,109,313.65

## LIABILITIES.

Losses adjusted and unpaid.....	\$33,498.45	
Losses reported and unadjusted.....	50,064.30	
Losses resisted .....	1,425.00	
		<hr/>
Gross amount of unpaid losses.....	\$84,987.75	
Deduct reinsurance .....	14,739.68	
		<hr/>
Net amount of unpaid losses.....		\$70,248.07
Unearned premiums on outstanding fire risks.....		517,057.93
State, county and municipal taxes due or accrued.....		8,106.95
Reinsurance .....		4,635.29
		<hr/>
Gross liabilities, except capital.....		\$600,048.24
Paid-up capital .....	\$200,000.00	
Surplus beyond all liabilities.....	309,265.41	
		<hr/>
Surplus as regards policy-holders.....		509,265.41
		<hr/>
Total liabilities .....		\$1,109,313.65

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$89,945,919	\$1,153,112.76
Written or renewed during the year.....	59,094,064	802,360.35
Total .....	\$149,039,983	\$1,955,473.11
Deduct risks expired or terminated.....	56,329,940	767,134.55
In force at the end of the year.....	\$92,710,043	\$1,188,338.56
Deduct amount reinsured .....	12,757,064	187,881.43
Net amount in force December 31, 1909....	\$79,952,979	\$1,000,457.13

## MISCELLANEOUS.

Premiums received from organization to date.....	\$9,051,551.33
Losses paid from organization to date.....	5,293,233.48
Cash dividends declared since commencing business.....	264,000.00
Fire losses incurred during the year.....	326,400.96
Company's stock owned by the directors, at par value.....	125,300.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$7,535,511.00
Premiums received .....	114,111.25
Losses paid .....	46,300.36
Losses incurred .....	51,568.18

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated July 7, 1869. Commenced business April, 1870.

FRANK W. SARGEANT, <i>President</i> .	WILLIAM B. BURPEE, LEWIS W. CROCKETT, FRANK E. MARTIN,	} <i>Secretaries.</i>

Principal Office, Manchester.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,100,000.00
Amount of ledger assets December 31, of previous year.....	\$4,166,807.65

## INCOME.

Cash received for gross premiums.....	\$2,583,091.59
Deduct reinsurance, rebate and return premiums.....	431,166.90

Net cash received for premiums—all fire.....	\$2,151,924.69
Interest on mortgages .....	\$10,751.61
Interest on collaterals .....	1,531.25
Interest and dividends on stocks and bonds....	183,513.15
Rents from company's property.....	14,440.24

Total interest and rents.....	210,236.25
Profit on sale or maturity of ledger assets.....	798.80
Income from all other sources.....	37.63

Total income .....	\$2,362,997.37
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## DISBURSEMENTS.

Gross amount paid for losses.....	\$1,364,521.01
Deduct salvage and reinsurance .....	227,612.40

Net amount paid for losses—all fire.....	\$1,136,908.61
Dividends paid stockholders .....	109,980.00
Commissions and brokerage .....	475,204.03
Salaries and fees of officers and employees.....	178,577.54
Repairs and expenses on real estate.....	7,219.56
Taxes on real estate.....	2,619.22
All other taxes, licenses and insurance department fees.....	73,666.24
Decrease in book value of ledger assets.....	40,131.07
All other disbursements .....	89,974.42

Total disbursements .....	\$2,114,280.69
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Balance .....	\$4,415,524.33
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## ASSETS.

Book value of real estate, unincumbered.....	\$95,350.00
Mortgage loans on real estate, first liens.....	171,850.00
Book value of stocks and bonds.....	3,657,966.07

## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Atchison, Topeka & Santa Fé Ry. Co....	\$10,000.00	\$11,500.00
Baltimore & Ohio R. R. ....	20,000.00	19,800.00

Boston & Albany R. R. ....	\$20,000.00	\$43,400.00
Boston & Maine R. R. ....	30,000.00	42,600.00
Chicago Great Western R. R. Co. ....	27,500.00	12,375.00
Chic. Junc. R. R. & Union Stock Yards Co.	20,000.00	22,400.00
Chicago, Milwaukee & St. Paul Ry. ....	70,000.00	111,400.00
Chicago & Northwestern Ry. ....	110,000.00	191,400.00
Chicago, Rock Island & Pacific Ry. Co. ....	3,300.00	3,630.00
Concord & Montreal R. R. ....	67,500.00	107,650.00
Delaware & Hudson Co. ....	40,000.00	71,600.00
Fitchburg R. R. ....	10,000.00	12,200.00
Great Northern Ry. ....	20,000.00	27,600.00
Illinois Central R. R. ....	103,500.00	145,935.00
Maine Central R. R. ....	10,000.00	18,900.00
New York Central & Hudson River R. R.	100,000.00	117,000.00
New York, New Haven & Hartford R. R.	23,075.00	34,566.50
Northern R. R., New Hampshire. ....	13,000.00	18,460.00
Northern Pacific Ry. Co. ....	20,000.00	27,800.00
Norwich & Worcester R. R. ....	5,000.00	10,000.00
Pemigewasset Valley R. R. ....	26,000.00	33,800.00
Pennsylvania R. R. ....	125,000.00	162,500.00
Pittsburg, Ft. Wayne & Chicago Ry. Co.	20,000.00	33,600.00
Suncook Valley R. R. ....	4,000.00	3,200.00
Union Pacific R. R. ....	45,000.00	63,700.00
Exeter Banking Co., Exeter, N. H. ....	1,000.00	1,000.00
First National Bank, Concord, N. H. ....	8,000.00	24,000.00
First National Bank, Peterborough, N. H.	5,000.00	5,750.00
Laconia National Bank, Laconia, N. H.	2,400.00	2,400.00
Lancaster National Bank, Lancaster, N. H.	5,000.00	5,000.00
Merchants' Nat'l Bank, Manchester, N. H.	13,000.00	15,600.00
Pemigewasset Nat'l Bank, Plymouth, N. H.	6,000.00	12,000.00
Adams Express Co. ....	10,000.00	23,500.00
American Express Co. ....	20,000.00	49,000.00
American Sugar Refining Co. ....	30,000.00	35,400.00
American Tel. & Tel. Co. ....	68,000.00	91,800.00
Amoskeag Mfg. Co., Manchester, N. H. ....	42,500.00	125,375.00
General Adjustment Bureau, N. Y. ....	300.00	300.00
Manchester, N. H., Gas Light Co. ....	2,100.00	12,600.00
Massachusetts Gas Companies ....	30,000.00	25,500.00
Nashua Card, Gummed & Coated Paper Co.	10,000.00	9,500.00
Pullman Company ....	50,000.00	92,500.00
Southern Adj. Bureau of Atlanta, Ga. ....	100.00	100.00
Underwriters' Salvage Co. of Chicago. ....	1,000.00	1,000.00
Underwriters' Salvage Co. of N. Y. ....	400.00	400.00
Western Adj. & Insp. Co., Chicago. ....	100.00	100.00
Western Union Telegraph Co. ....	10,251.25	7,175.88

## BONDS.

Imperial Japanese Government. ....	12,175.00	11,125.00
United States Government ....	75,000.00	84,750.00
Boston, Mass. ....	25,000.00	25,250.00
Columbus, Ohio, School District. ....	10,000.00	10,100.00

Concord, N. H. ....	\$15,000.00	\$13,800.00
Dallas, Tex. ....	20,000.00	17,600.00
Duluth, Minn. ....	10,000.00	9,000.00
East Portland, Ore. ....	25,000.00	27,250.00
Georgia, State of ....	10,000.00	10,100.00
Hillsborough County, N. H. ....	15,000.00	15,000.00
Lowell, Mass. ....	22,500.00	22,500.00
Manchester, N. H., Water Loan. ....	45,000.00	45,300.00
Memphis, Tenn. ....	30,000.00	29,100.00
Newberry, School District, S. C. ....	10,000.00	9,800.00
New York City ....	40,000.00	41,500.00
Rockingham County, N. H. ....	5,000.00	4,900.00
Saginaw, Mich. ....	10,000.00	9,500.00
Santa Barbara, Calif. ....	20,000.00	20,000.00
Seattle, Wash., Fdg. ....	10,000.00	9,900.00
Seattle, Wash., Sewer Bonds. ....	10,000.00	10,000.00
Springfield, Mass. ....	25,000.00	25,000.00
Atchison, Topeka & Santa Fé Ry. Co. ....	50,000.00	48,000.00
Bangor & Aroostook R. R. ....	35,000.00	33,300.00
Boston, Concord & Montreal R. R. ....	50,000.00	50,000.00
Boston & Maine R. R. ....	25,000.00	23,500.00
Brooklyn Rapid Transit Co. ....	25,000.00	20,000.00
Buffalo, Rochester & Pittsburg Ry. Co. ....	10,000.00	10,300.00
Central R. R. Co. of N. J. ....	25,000.00	29,750.00
Chic., Burlington & Quincy R. R., Den. Ex. ....	23,000.00	21,850.00
Chic., Burlington & Quincy R. R., Ill. Div. ....	40,000.00	34,000.00
Chicago, Milwaukee & St. Paul Ry. Co. ....	50,000.00	43,500.00
Chicago Junction R. R. ....	40,000.00	34,800.00
Cincinnati, Richmond & Muncie R. R. ....	25,000.00	16,250.00
Cincinnati, Sandusky & Cleveland R. R. Co. ....	10,000.00	10,200.00
Columbia & Greenville R. R. ....	20,000.00	20,400.00
Concord & Claremont R. R. ....	30,000.00	30,000.00
Concord & Montreal R. R. ....	165,000.00	143,700.00
Connecticut & Passumpsic River R. R. ....	28,000.00	26,880.00
Delaware & Hudson Co. ....	42,000.00	41,880.00
Fitchburg R. R. ....	40,000.00	36,800.00
Grand Rapids, Belding & Saginaw R. R. ....	8,000.00	7,200.00
Hannibal & St. Joseph R. R. ....	10,000.00	9,700.00
Interborough Rapid Transit Co. ....	25,000.00	25,000.00
Lake Shore & Michigan Southern Ry. Co. ....	51,000.00	46,920.00
Lehigh Valley Terminal Ry. Co. ....	35,000.00	39,200.00
Maine Central R. R. Co. ....	25,000.00	24,000.00
Manchester & Lawrence R. R. ....	25,000.00	25,000.00
Michigan Central R. R. ....	30,000.00	27,600.00
Minn., St. Paul & Sault Ste. Marie Ry. Co. ....	30,000.00	29,000.00
Missouri Pacific Ry. Co. ....	10,000.00	10,800.00
Montana Central Ry. Co. ....	25,000.00	27,000.00
New York Central & Hudson River R. R. ....	10,000.00	8,900.00
N. Y. Central Lines Equipment Tr., '07. ....	30,000.00	29,700.00
N. Y., New Haven & Hartford R. R. Co. ....	34,700.00	39,301.00
N. Y., N. H. & Hartford R. R. Co., Harlem River & Port Chester. ....	15,000.00	14,850.00

Northern Pacific-Great Northern Ry. Co..	\$170,000.00	\$156,400.00
Northern Pacific Ry. Co. (St. P. & Du. D.)	25,000.00	23,500.00
Omaha Street Ry. Co.....	25,000.00	23,750.00
Oregon Short Line R. R.....	10,000.00	9,000.00
Oregon Short Line R. R. Co.....	45,000.00	50,300.00
Pennsylvania Co., Collateral Tr. ....	20,000.00	19,200.00
Peterborough & Hillsborough R. R.....	20,000.00	19,800.00
Richmond-Washington Co. ....	10,000.00	9,800.00
St. Louis, Iron Mt. & Southern Ry. Co..	20,000.00	16,800.00
Sullivan County R. R. ....	25,000.00	24,500.00
Toledo, St. Louis & Western R. R. ....	25,000.00	21,250.00
Union Pacific R. R. ....	10,000.00	9,800.00
Utah & Northern Ry. Co. ....	12,000.00	11,400.00
Watertown & Rome R. R. ....	10,000.00	10,000.00
West End Street Ry. Co.....	25,000.00	25,000.00
Adams Express Co., Collateral Tr. ....	45,000.00	39,600.00
American Locomotive Co. ....	45,000.00	45,000.00
American Tel. & Tel. Co. ....	80,000.00	73,400.00
Berlin Mills Co. ....	50,000.00	46,250.00
Central Loan & Land Co.....	5,100.00	200.00
Great Northern Paper Co. ....	50,000.00	49,000.00
Manchester Traction, Light & Power Co..	100,000.00	98,000.00
Massachusetts Gas Companies ....	50,000.00	47,000.00
Metropolitan Steamship Co. ....	20,000.00	12,000.00
Minneapolis Gas Light Co. ....	50,000.00	47,500.00
People's Gas Light & Coke Co., Chicago...	10,000.00	9,900.00
Swift & Co., Chicago ....	25,000.00	24,250.00
United States Steel Co. ....	20,000.00	20,000.00
Western Tel. & Tel. Co., Collateral Tr....	16,000.00	14,880.00
Western Union Telegraph Co. ....	26,000.00	24,900.00
Westinghouse Electric & Mfg. Co.....	15,000.00	14,550.00

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\$3,858,501.25 \$4,374,703.38

Cash in company's office.....	\$266.23
Cash in banks .....	187,820.93
Agents balances .....	302,271.10

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Total ledger assets, as per balance..... \$4,415,524.33

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,203.78
Interest due and accrued on stocks and bonds..	38,117.96
	<hr/>
	40,321.74
Market value of real estate over book value.....	10,600.00
Market value of stocks and bonds over book value.....	716,737.31
Due for reinsurance on losses paid.....	12,834.08

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Gross assets ..... \$5,196,017.46



## LIABILITIES.

Losses adjusted and unpaid.....	\$73,930.76	
Losses reported and unadjusted.....	184,764.60	
Losses resisted .....	10,409.00	
		<hr/>
Gross amount of unpaid losses.....	\$269,104.36	
Deduct reinsurance .....	43,926.55	
		<hr/>
Net amount of unpaid losses.....	\$225,177.81	
Unearned premiums on outstanding fire risks.....	1,889,434.06	
State, county and municipal taxes due or accrued.....	65,000.00	
Return premiums .....	38,800.73	
Reinsurance .....	17,520.63	
Reserve for contingent liabilities.....	250,000.00	
All other liabilities .....	100,000.00	
		<hr/>
Gross liabilities, except capital.....	\$2,585,953.23	
Paid-up capital .....	\$1,100,000.00	
Surplus beyond all liabilities .....	1,510,064.23	
		<hr/>
Surplus as regards policy-holders.....	2,610,064.23	
		<hr/>
Total liabilities .....	\$5,196,017.46	

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$323,432,534	\$3,738,555.32
Written or renewed during the year.....	212,724,758	2,583,091.59
	<hr/>	<hr/>
Total .....	\$536,157,292	\$6,321,646.91
Deduct risks expired or terminated.....	195,270,729	2,423,868.17
	<hr/>	<hr/>
In force at the end of the year.....	\$340,886,563	\$3,897,778.74
Deduct amount reinsured .....	22,625,199	243,083.22
	<hr/>	<hr/>
Net amount in force December 31, 1909...	\$318,261,364	\$3,654,695.52

## MISCELLANEOUS.

Premiums received from organization to date.....	\$34,702,596.46
Losses paid from organization to date.....	19,151,073.00
Cash dividends declared since commencing business.....	2,186,858.00



Fire losses incurred during the year.....	\$1,155,762.07
Company's stock owned by the directors, at par value.....	211,200.00
Amount loaned to officers and directors.....	2,400.00
Amount loaned to stockholders not officers.....	4,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$12,516,811.00
Premiums received .....	173,290.60
Losses paid .....	92,564.90
Losses incurred .....	86,958.67

## PISCATAQUA FIRE INSURANCE COMPANY.

Incorporated February 20, 1907. Commenced business April 22, 1907.

CALVIN PAGE, *President*.

ALFRED F. HOWARD, *Secretary*.

Principal Office, Portsmouth.

## CAPITAL STOCK.

Capital paid up in cash.....	\$10,000.00
Amount of ledger assets December 31, of previous year.....	\$21,916.37

## INCOME.

Cash received for gross premiums.....	\$8,962.38
Deduct reinsurance, rebate and return premiums....	892.12
Net cash received for premiums—all fire.....	\$8,070.26
Interest and dividends on stocks and bonds....	\$930.00
Interest and dividends from all other sources....	1.35
Total interest and rents.....	931.35
Increase in book value of ledger assets.....	32.50
Total income .....	\$9,034.11

## DISBURSEMENTS.

Gross amount paid for losses.....	\$2,308.27	
Deduct salvage and reinsurance.....	16.46	
Net amount paid for losses—all fire.....		\$2,291.81
Dividends paid stockholders .....		1,000.00
Commissions and brokerage .....		1,614.04
Salaries and fees of officers and employees.....		105.00
All other taxes, licenses and insurance department fees.....		111.00
All other disbursements .....		314.62
Total disbursements .....		\$5,436.47
Balance .....		\$25,514.01

## ASSETS.

Book value of stocks and bonds.....	\$22,000.00
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## SCHEDULE OF BONDS.

	Par Value.	Market Value.	
Alleghany County, Pa. ....	\$10,000.00	\$10,200.00	
American Locomotive Co. ....	5,000.00	5,000.00	
Mobile & Ohio R. R. Co.....	5,000.00	5,000.00	
Northern Pacific-Great Northern R. R. Co.	2,000.00	1,940.00	
	<u>\$22,000.00</u>	<u>\$22,140.00</u>	
Cash in banks .....			3,514.01
Total ledger assets, as per balance.....			\$25,514.01

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	291.66
Market value of stocks and bonds over book value.....	140.00
Gross assets .....	\$25,945.67

## LIABILITIES.

Net amount of unpaid losses.....	\$1.25
Unearned premiums on outstanding fire risks.....	7,645.17
Gross liabilities, except capital.....	\$7,646.42

Paid-up capital .....	\$10,000.00	
Surplus beyond all liabilities.....	8,299.25	
		<hr/>
Surplus as regards policy-holders.....		\$18,299.25
		<hr/>
Total liabilities .....		\$25,945.67

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$828,901	\$11,502.09
Written or renewed during the year.....	618,151	8,962.38
	<hr/>	<hr/>
Total .....	\$1,447,052	\$20,464.47
Deduct risks expired or terminated.....	419,081	6,398.32
	<hr/>	<hr/>
Net amount in force December 31, 1909...	\$1,027,971	\$14,066.15

## MISCELLANEOUS.

Premiums received from organization to date.....	\$24,993.82
Losses paid from organization to date.....	8,382.34
Cash dividends declared since commencing business.....	2,000.00
Fire losses incurred during the year.....	2,292.76
Company's stock owned by the directors, at par value.....	5,700.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$300,725.00
Premiums received .....	4,686.50
Losses paid .....	1,439.20
Losses incurred .....	1,440.45

## PORTSMOUTH FIRE ASSOCIATION.

Incorporated October 22, 1887. Commenced business November 1, 1887.

CALVIN PAGE, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal Office, Portsmouth.

## CAPITAL STOCK.

Capital paid up in cash.....	\$50,000.00
Amount of ledger assets December 31, of previous year....	\$146,953.14

## INCOME.

Cash received for gross premiums.....	\$25,831.70	
Deduct reinsurance, rebate and return premiums.....	8,200.05	
Net cash received for premiums—all fire.....		\$17,631.65
Interest on mortgages.....	\$180.00	
Interest and dividends on stocks and bonds....	6,052.68	
Interest and dividends from all other sources....	81.68	
Total interest .....		6,314.36
Increase in book value of ledger assets.....		106.25
Income from all other sources.....		44.98
Total income .....		\$24,097.24

## DISBURSEMENTS.

Gross amount paid for losses.....	\$5,811.61	
Deduct salvage and reinsurance.....	2,200.40	
Net amount paid for losses—all fire.....		\$3,611.21
Dividends paid stockholders.....		5,000.00
Commissions and brokerage .....		3,793.30
Salaries and fees of officers and employees.....		1,320.00
All other taxes, licenses and insurance department fees.....		511.00
Decrease in book value of ledger assets.....		21.50
All other disbursements .....		1,421.96
Total disbursements .....		\$15,678.97
Balance .....		\$155,371.41

## ASSETS.

Mortgage loans on real estate, first liens.....	\$3,500.00
Book value of stocks and bonds.....	142,879.13

## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Concord & Montreal R. R.....	\$7,100.00	\$11,857.00
United States Steel Corp. ....	10,000.00	12,500.00
Worcester, Nashua & Rochester R. R....	3,000.00	4,410.00
BONDS.		
Boston, Mass. ....	3,000.00	2,880.00
Boston & Lowell R. R.....	4,000.00	4,000.00

Boston & Maine R. R. ....	\$10,000.00	\$9,400.00
Columbia County, Wash. ....	2,000.00	2,020.00
Concord, N. H. ....	6,000.00	5,870.00
Concord & Montreal R. R. ....	8,000.00	7,700.00
Dover, N. H. ....	2,000.00	2,000.00
Evansville Electric Ry. ....	5,000.00	3,950.00
Gorham, N. H. ....	3,000.00	3,000.00
Hillsborough County, N. H. ....	5,000.00	5,000.00
Keene, N. H. ....	2,000.00	2,000.00
Lisbon, N. H. ....	5,000.00	4,900.00
Malden, Mass. ....	10,000.00	10,300.00
Manchester, N. H. ....	5,000.00	5,000.00
Massachusetts, State of ....	2,000.00	1,940.00
Newton, Mass. ....	10,000.00	10,400.00
Pacific Tel. & Tel. Co. ....	5,000.00	5,000.00
Pennsylvania R. R. ....	5,000.00	5,200.00
Pittsfield, N. H. ....	1,500.00	1,500.00
Portland, Me. ....	2,000.00	1,980.00
Portsmouth, N. H. ....	9,500.00	9,500.00
Rockingham County, N. H. ....	2,000.00	2,040.00
Salt Lake City, Utah. ....	3,000.00	3,060.00
Tiffin, Ohio, Water-Works ....	5,000.00	5,000.00
Xenia, Ohio, Water Co. ....	2,000.00	2,000.00
	<hr/>	<hr/>
	\$137,100.00	\$144,407.00

Cash in company's office. ....	\$43.67
Cash in banks ....	7,346.87
Agents' balances ....	1,601.74

Total ledger assets, as per balance. .... \$155,371.41

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages. ....	\$72.88
Interest due and accrued on stocks and bonds..	793.95
	<hr/>
	866.83
Market value of stocks and bonds over book value. ....	1,527.87

Gross assets .... \$157,766.11

#### LIABILITIES.

Losses adjusted and unpaid. ....	\$2,500.00
Losses reported and unadjusted. ....	1.25
	<hr/>
Net amount of unpaid losses. ....	\$2,501.25
Unearned premiums on outstanding fire risks. ....	21,026.00
	<hr/>
Gross liabilities, except capital. ....	\$23,527.25

Paid-up capital .....	\$50,000.00
Surplus beyond all liabilities.....	84,238.86

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Surplus as regards policy-holders.....	\$134,238.86
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Total liabilities .....	\$157,766.11
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$3,904,680	\$48,975.12
Written or renewed during the year.....	1,827,252	25,831.70
Total .....	\$5,731,932	\$74,806.82
Deduct risks expired or terminated.....	1,772,776	26,205.41
In force at the end of the year.....	\$3,959,156	\$48,601.41
Deduct amount reinsured.....	553,982	7,814.04
Net amount in force December 31, 1909...	\$3,405,174	\$40,787.37

## MISCELLANEOUS.

Premiums received from organization to date.....	\$381,270.66
Losses paid from organization to date.....	190,479.36
Cash dividends declared since commencing business.....	65,500.00
Fire losses incurred during the year.....	5,060.72
Company's stock owned by the directors, at par value.....	42,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$879,433.00
Premiums received .....	12,091.95
Losses paid .....	1,860.62
Losses incurred .....	3,898.63

## PRUDENTIAL FIRE INSURANCE COMPANY.

Incorporated March 24, 1903. Commenced business February 16, 1909.

JOSEPH QUIRIN, *President.*GEORGE BLANCHET, *Secretary.*

Principal Office, Manchester.

## CAPITAL STOCK.

Capital paid up in cash.....	\$25,000.00	
Amount of ledger assets February 16, 1909.....		\$35,582.86
Increase of paid-up capital during year.....		25,000.00

## INCOME.

Cash received for gross premiums.....	\$9,455.95	
Deduct reinsurance, rebate and return premiums.....	556.59	
Net cash received for premiums—all fire.....		\$8,899.36
Interest on mortgages.....	\$275.75	
Interest and dividends on stocks and bonds....	871.50	
Total interest .....		1,147.25
Cash received for surplus of capital stock.....		12,500.00
Total income .....		\$22,546.61

## DISBURSEMENTS.

Net amount paid for losses—all fire.....	\$2,269.38	
Commissions and brokerage .....	1,728.71	
Salaries and fees of officers and employees.....	380.97	
All other taxes, licenses and insurance department fees.....	260.00	
All other disbursements .....	746.59	
Total disbursements .....		\$5,385.65
Balance .....		\$77,743.82

## ASSETS.

Mortgage loans on real estate, first liens.....	\$28,100.00
Book value of stocks and bonds.....	31,844.70



## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Manchester Traction, Light & Power Co..	\$2,400.00	\$3,120.00
BONDS.		
Boston & Maine R. R. ....	2,000.00	2,000.00
Pennsylvania R. R. ....	3,000.00	3,000.00
Goffs Falls, Litchfield & Hudson St. Ry. . .	2,000.00	2,000.00
East Providence, R. I. ....	5,000.00	5,000.00
Massachusetts, State of.....	5,000.00	5,000.00
City of Holyoke Gas & Electric Co.....	5,000.00	5,000.00
New York, New Haven & Hartford R. R..	4,000.00	4,000.00
Manchester Traction, Light & Power Co..	3,000.00	3,150.00
	<hr/>	<hr/>
	\$31,400.00	\$32,270.00
Cash in company's office.....		\$14,539.89
Cash in banks .....		2,312.84
Agents' balances .....		946.39
		<hr/>
Total ledger assets, as per balance.....		\$77,743.82

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$256.20	
Interest due and accrued on stocks and bonds..	369.99	
	<hr/>	626.19
Market value of stocks and bonds over book value.....		425.30
		<hr/>
Gross assets .....		\$78,795.31

## LIABILITIES.

Unearned premiums on outstanding fire risks.....		\$6,051.31
Commissions and brokerage.....		184.77
Return premiums .....		58.75
		<hr/>
Gross liabilities, except capital.....		\$6,294.83
Paid-up capital .....	\$50,000.00	
Surplus beyond all liabilities.....	22,500.48	
	<hr/>	
Surplus as regards policy-holders.....		72,500.48
		<hr/>
Total liabilities .....		\$78,795.31

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	.....	.....
Written or renewed during the year.....	\$755,757	\$9,455.15
Total .....	\$755,757	\$9,455.15
Deduct risks expired or terminated.....	86,650	735.96
In force at the end of the year.....	\$669,107	\$8,719.19
Deduct amount reinsured.....	8,100	136.76
Net amount in force December 31, 1909....	\$661,007	\$8,582.43

## MISCELLANEOUS.

Premiums received from organization to date.....	\$8,899.36
Losses paid from organization to date.....	2,269.38
Fire losses incurred during the year.....	2,269.38
Company's stock owned by the directors, at par value.....	19,150.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$704,932.00
Premiums received .....	8,899.36
Losses paid .....	2,269.38
Losses incurred .....	2,269.38

## STATE DWELLING HOUSE INSURANCE COMPANY.

Incorporated October 17, 1885. Commenced business October 23, 1885.

SOLON A. CARTER, *President*.

OBADIAH MORRILL, *Secretary*.

Principal Office, Concord.

## CAPITAL STOCK.

Capital paid up in cash.....	\$25,000.00
Amount of ledger assets December 31, of previous year.....	\$47,345.85

## INCOME.

Cash received for gross premiums.....	\$3,790.25	
Deduct reinsurance, rebate and return premiums.....	223.87	
Net cash received for premiums—all fire.....		\$3,566.38
Interest on mortgages .....	\$200.00	
Interest on collaterals .....	95.00	
Interest and dividends on stocks and bonds.....	1,897.46	
Interest and dividends from all other sources..	183.32	
Total interest .....		2,375.78
Profit on sale or maturity of ledger assets.....		1,068.13
Increase in book value of ledger assets.....		3,073.00
Income from all other sources.....		187.60
Total income .....		\$10,270.89

## DISBURSEMENTS.

Net amount paid for losses—all fire.....	\$791.50
Dividends paid stockholders .....	2,250.00
Dividends paid policy-holders .....	441.40
Commissions and brokerage .....	848.99
Salaries and fees of officers and employees.....	413.21
All other taxes, licenses and insurance department fees.....	255.00
Decrease in book value of ledger assets.....	107.50
All other disbursements .....	312.07
Total disbursements .....	\$5,419.67
Balance .....	\$52,197.07

## ASSETS.

Mortgage loans on real estate, first liens.....	\$4,000.00
Market value of stocks and bonds.....	40,018.00

## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
American Woolen Co., pref.....	\$3,000.00	\$3,605.00
Atchison, Topeka & Santa Fé R. R.....	6,000.00	7,240.00
Baltimore & Ohio Ry. Co.....	2,000.00	2,360.00
Chicago & Great Western Ry. Co.....	2,400.00	888.00
Connecticut Ry. & Lighting Co.....	2,000.00	1,580.00

Chicago & Alton R. R., pref.....	\$2,000.00	\$1,400.00
Denver & Rio Grand R. R. Co., pref....	2,000.00	850.00
Evansville & Terra Haute R. R. Co., pref..	2,000.00	1,700.00
Kansas City, Southern Ry. Co., pref.....	3,000.00	2,100.00
Minneapolis & St. Louis R. R. Co., pref..	3,000.00	2,640.00
New York Central & Hudson River R. R..	2,500.00	3,150.00
Norfolk & Western Ry. Co.....	3,000.00	2,970.00
Page Belting Co. ....	500.00	650.00
Pennsylvania R. R. Co.....	2,500.00	3,425.00

## BONDS.

Central Georgia Ry. Co. ....	2,000.00	1,760.00
Niagara, Lockport & Ontario Power Co..	4,000.00	3,700.00
	<u>\$42,400.00</u>	<u>\$40,018.00</u>

Cash in company's office.....	18.41
Cash in banks .....	8,046.47
Agents' balances .....	114.19

Total ledger assets, as per balance..... \$52,197.07

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$63.67
Interest due and accrued on stocks and bonds..	16.67
Interest due and accrued on other assets.....	362.31
	<u>442.65</u>

Gross assets ..... \$52,639.72

## LIABILITIES.

Unearned premiums on outstanding fire risks.....	\$7,003.68
Due and accrued for salaries, rent and incidental expenses...	278.32

Gross liabilities, except capital.....	\$7,282.00
Paid-up capital .....	\$25,000.00
Surplus beyond all liabilities .....	20,357.72

Surplus as regards policy-holders..... 45,357.72

Total liabilities ..... \$52,639.72

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,301,225	\$12,681.82
Written or renewed during the year.....	350,000	3,790.25
Total .....	\$1,651,225	\$16,472.07
Deduct risks expired or terminated.....	274,075	3,041.42
In force at the end of the year.....	\$1,377,150	\$13,430.65
Deduct amount reinsured .....	8,450	77.74
Net amount in force December 31, 1909....	\$1,368,700	\$13,352.91

## MISCELLANEOUS.

Premiums received from organization to date.....	\$93,246.36
Losses paid from organization to date.....	31,825.77
Cash dividends declared since commencing business.....	27,555.00
Stock dividends declared since commencing business.....	5,625.00
Fire losses incurred during the year.....	791.50
Company's stock owned by the directors, at par value.....	13,000.00
Amount loaned to officers and directors.....	2,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$317,900.00
Premiums received .....	3,566.38
Losses paid .....	
Losses incurred .....	791.50

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UNDERWRITERS FIRE INSURANCE COMPANY.

Incorporated December 22, 1886. Commenced business January 1, 1887.

LYMAN JACKMAN, *President.*

FREEMAN T. JACKMAN, *Secretary.*

Principal Office, Concord.

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CAPITAL STOCK.

Capital paid up in cash.....	\$100,000.00
Amount of ledger assets December 31, of previous year.....	\$162,073.59
Increase of paid-up capital during year.....	41,000.00

## INCOME.

Cash received for gross premiums.....	\$27,950.57	
Deduct reinsurance, rebate and return premiums.....	10,643.56	
Net cash received for premiums—all fire.....		\$17,307.01
Interest on collaterals .....	\$1,227.59	
Interest and dividends on stocks and bonds....	5,232.42	
Interest and dividends from all other sources....	253.07	
Total interest .....		6,713.08
Profit on sale or maturity of ledger assets.....		2,048.06
Total income .....		\$26,068.15

## DISBURSEMENTS.

Gross amount paid for losses.....	\$9,132.58	
Deduct salvage and reinsurance.....	1,976.97	
Net amount paid for losses—all fire.....		\$7,155.61
Dividends paid stockholders .....		13,920.00
Commissions and brokerage .....		4,926.83
Salaries and fees of officers and employees.....		1,860.90
Rents .....		213.32
All other taxes, licenses and insurance department fees.....		651.25
Loss on sale or maturity of ledger assets.....		889.63
All other disbursements.....		906.31
Total disbursements .....		\$30,523.85
Balance .....		\$157,617.89

## ASSETS.

Loans on collateral securities .....	\$16,990.91
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## COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	Amount Loaned.
Northern Securities Co. ....	\$4,500.00	\$5,000.00
Arcadian Copper Co. ....	700.00	
Capital Fire Insurance Co. ....	700.00	500.00
Eastern Fire Insurance Co. ....	330.00	300.00
Capital Fire Insurance Co. ....	1,400.00	1,200.00
Woolancet Club bonds .....	200.00	
F. G. Guilds Co., pref. ....	5,000.00	2,000.00
Great Northern R. R. ....	1,400.00	800.00

Mutual Steamship Co. ....	\$6,120.00	\$6,000.00
American Woolen Co. ....	1,122.00	} 1,190.91
Capital Fire Insurance Co. ....	420.00	
	<u>\$21,892.00</u>	<u>\$16,990.91</u>

Book value of stocks and bonds..... 96,789.82

## SCHEDULE OF STOCKS AND BONDS.

STOCKS.	Par Value.	Market Value.
Union Pacific R. R. ....	\$2,000.00	\$4,090.00
Illinois Central R. R. ....	1,000.00	1,480.00
American Tel. & Tel. Co. ....	4,000.00	5,660.00
Iowa Loan & Trust Co. ....	1,000.00	2,000.00
Mechanics National Bank, Concord. ....	900.00	1,440.00
National State Capital Bank, Concord. ....	1,500.00	3,525.00
First National Bank, Concord. ....	500.00	1,625.00
National Bank of Lebanon. ....	1,000.00	1,300.00
Concord Building Co. ....	2,800.00	2,800.00
Mergenthaler Linotype Co. ....	1,100.00	2,365.00
Underwriters Fire Insurance Co. ....	1,400.00	2,240.00
United Fruit Co. ....	700.00	1,176.00
Standard Oil Company ....	100.00	670.00
New Hampshire Fire Insurance Co. ....	500.00	1,000.00
Page Belting Co. ....	250.00	300.00
Eastern Fire Insurance Co. ....	1,600.00	1,760.00
American Sugar Refining Co. ....	1,000.00	1,227.50
Connecticut R. R. & Lighting Co. ....	4,500.00	3,600.00
Capital Fire Insurance Co., com. ....	22,900.00	32,060.00
Capital Fire Insurance Co., pref. ....	700.00	805.00
American Woolen Co. ....	8,200.00	8,487.00
Mackay Company ....	2,000.00	1,800.00
Northern Securities Co. ....	6,000.00	6,000.00
F. G. Guilds Company. ....	2,000.00	2,000.00
Western Tel. & Tel. Co. ....	1,300.00	741.00
Concord Shoe Factory ....	200.00	60.00
Swift & Company ....	1,000.00	1,090.00
Maverick Mills ....	1,000.00	250.00
New York, New Haven & Hartford R. R. ....	2,000.00	2,117.00
BONDS.		
Huron, S. D. ....	1,000.00	1,000.00
Dayton, Ohio, Lighting Co. ....	1,000.00	1,000.00
Hudson Co., note ....	1,000.00	1,000.00
Central Loan & Land Co. ....	1,230.00	1,230.00
Connecticut River Power Co. ....	2,000.00	1,900.00
Page Belting Co. ....	13,400.00	13,400.00
Concord Y. M. C. A. ....	2,050.00	2,050.00
Tampa & Northern R. R. ....	1,000.00	900.00
	<u>\$95,830.00</u>	<u>\$116,148.50</u>



Cash in company's office.....	\$557.75
Cash in banks .....	41,989.23
Agents' balances .....	1,290.18

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Total ledger assets, as per balance.....	\$157,617.89
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## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds..	\$117.96	
Interest due and accrued on collateral loans....	221.94	
		<hr/> 339.90
Market value of stocks and bonds over book value.....		19,358.68
		<hr/>
Gross assets .....		\$177,316.47

## ITEMS NOT ADMITTED.

Company's stock owned .....	2,240.00
	<hr/>
Total admitted assets .....	\$175,076.47

## LIABILITIES.

Losses reported and unadjusted.....	\$350.00	
Deduct reinsurance .....	266.67	
		<hr/>
Net amount of unpaid losses.....		\$183.33
Unearned premiums on outstanding fire risks.....		14,760.00
Due and accrued for salaries, rent and incidental expenses....		800.00
Due and to become due for borrowed money.....		10,700.00
		<hr/>
Gross liabilities, except capital.....		\$26,443.33
Paid-up capital .....	\$100,000.00	
Surplus beyond all liabilities.....	48,633.14	
		<hr/>
Surplus as regards policy-holders.....		148,633.14
		<hr/>
Total liabilities .....		\$175,076.47

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$2,618,628	\$35,359.26
Written or renewed during the year.....	1,835,347	27,950.57
Total .....	\$4,453,975	\$63,309.83
Deduct risks expired or terminated.....	1,972,229	23,271.22
In force at the end of the year.....	\$2,481,746	\$40,038.61
Deduct amount reinsured .....	604,565	11,856.17
Net amount in force December 31, 1909....	\$1,877,181	\$28,182.44

## MISCELLANEOUS.

Premiums received from organization to date.....	\$553,511.40
Losses paid from organization to date.....	347,712.46
Cash dividends declared since commencing business.....	27,145.00
Fire losses incurred during the year.....	7,338.94
Company's stock owned by the directors, at par value.....	15,800.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,283,251.00
Premiums received .....	14,096.22
Losses paid .....	4,024.84
Losses incurred .....	4,108.17



FIRE AND FIRE-MARINE  
INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE  
FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER  
STATES, AUTHORIZED TO DO BUSINESS IN THE STATE  
OF NEW HAMPSHIRE, SHOWING THEIR  
CONDITION ON THE 31ST DAY  
OF DECEMBER, 1909.

# ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819. Commenced business August 17, 1819.

WILLIAM B. CLARK, *President*.

HENRY E. REES, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$4,000,000.00
Amount of ledger assets December 31, of previous year.....	\$15,219,735.48

## INCOME.

Net fire premiums, \$6,788,579.94; marine, \$545,674.38.....	\$7,334,254.32
Deposit premiums received on perpetual risks.....	7,253.00
Interest and dividends on stocks and bonds....	\$661,684.16
Interest and dividends from all other sources..	21,414.38
Rents from company's property .....	20,000.00
Total interest and rents .....	703,098.54
Profit on sale or maturity of ledger assets.....	786.93
Income from all other sources.....	15,542.92
Total income .....	\$8,060,935.71

## DISBURSEMENTS.

Net amount paid for fire losses, \$3,379,343.16; marine, \$274,053.63 .....	\$3,653,396.79
Deposit premiums returned on perpetual risks.....	3,013.98
Dividends paid stockholders .....	640,000.00
Commissions and brokerage .....	1,345,101.85
Salaries and fees of officers and employees.....	641,211.66
Rents .....	43,672.50
Repairs and expenses on real estate.....	3,148.21
Taxes on real estate .....	9,200.00
All other taxes, licenses and insurance department fees.....	310,002.50
Loss on sale or maturity of ledger assets.....	8,718.28
All other disbursements .....	428,226.14
Total disbursements .....	\$7,085,691.91
Balance .....	\$16,194,979.28

## ASSETS.

Book value of real estate, unincumbered.....	\$588,207.93
Book value of stocks and bonds.....	12,779,648.64
Cash in company's office .....	2,579.49
Cash in banks .....	1,506,302.88
Agents' balances .....	1,318,240.34
<hr/>	
Total ledger assets, as per balance.....	\$16,194,979.28

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds..	\$67,452.02
Interest due and accrued on other assets.....	1,750.00
<hr/>	
	69,202.02
Market value of stocks and bonds over book value.....	1,994,952.75
<hr/>	
Gross assets .....	\$18,259,134.05

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$8,815.79
Depreciation of ledger assets.....	188,207.93
<hr/>	
Total items not admitted.....	197,023.72
<hr/>	
Total admitted assets .....	\$18,062,110.33

## LIABILITIES.

Net amount of unpaid losses.....	\$600,621.94
Unearned premiums on outstanding risks.....	6,620,977.83
State, county and municipal taxes due or accrued.....	130,000.00
Reclaimable on perpetual fire policies.....	98,998.87
Due and accrued for salaries, rent and incidental expenses...	1,000.00
Reinsurance .....	547,807.35
<hr/>	
Gross liabilities, except capital.....	\$7,999,405.99
Paid-up capital .....	\$4,000,000.00
Surplus beyond all liabilities .....	6,062,704.34
<hr/>	
Surplus as regards policy-holders.....	10,062,704.34
<hr/>	
Total liabilities .....	\$18,062,110.33

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,104,018,245	\$13,521,711.11
Written or renewed during the year.....	763,880,683	9,451,212.61
Total .....	\$1,867,898,298	\$22,972,923.72
Deduct risks expired or terminated.....	685,381,903	8,770,793.27
In force at the end of the year.....	\$1,182,517,025	\$14,202,130.45
Deduct amount reinsured .....	143,519,438	1,822,099.86
Net amount in force December 31, 1909.	\$1,038,997,587	\$12,380,030.59
Perpetual risks in force .....	\$4,436,478	\$104,209.34
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$18,073,898	\$436,920.74
Written or renewed during the year.....	78,097,622	905,890.47
Total .....	\$96,171,520	\$1,342,811.21
Deduct risks expired or terminated.....	75,701,126	724,660.73
In force at the end of the year.....	\$20,470,394	\$618,150.48
Deduct amount reinsured .....	5,814,172	236,931.70
Net amount in force .....	\$14,656,222	\$381,218.78

## MISCELLANEOUS.

Premiums received from organization to date.....	\$229,982,734.52
Losses paid from organization to date.....	119,451,567.10
Cash dividends declared since commencing business.....	32,121,365.00
Stock dividends declared since commencing business.....	2,805,000.00
Fire losses incurred during the year.....	3,414,043.41
Marine and inland losses incurred during the year.....	312,875.02
Company's stock owned by the directors, at par value.....	196,900.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$5,238,512.00
Premiums received .....	77,482.60
Losses paid .....	53,674.27
Losses incurred .....	48,695.95



Marine and inland risks written.....	\$59,985.00
Premiums received .....	1,563.08
Losses paid .....	202.04
Losses incurred .....	202.04

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## AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated January, 1853. Commenced business February, 1853.

W. H. STEVENS, *President*.

J. Q. ADAMS, *Secretary*.

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### CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$3,031,277.18

### INCOME.

Net fire premiums .....	\$1,653,436.88
Interest on mortgages .....	\$32,703.03
Interest on collaterals .....	23,328.75
Interest and dividends on stocks and bonds.....	65,795.84
Interest and dividends from all other sources....	7,410.57
Rents from company's property.....	2,500.00
<hr/>	
Total interest and rents .....	131,738.19
Profit on sale or maturity of ledger assets.....	4,791.03
Increase in book value of ledger assets.....	1,458.63
Income from all other sources.....	188.47
<hr/>	
Total income .....	\$1,791,613.20

### DISBURSEMENTS.

Net amount paid for fire losses.....	\$634,234.14
Dividends paid stockholders .....	62,500.00
Commissions and brokerage .....	370,588.70

Salaries and fees of officers and employees.....	\$162,511.61
Rents .....	5,007.66
Repairs and expenses on real estate.....	901.78
Taxes on real estate .....	970.42
All other taxes, licenses and insurance department fees.....	38,668.40
Loss on sale or maturity of ledger assets.....	7,981.56
Decrease in book value of ledger assets.....	833.39
All other disbursements .....	124,064.05

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Total disbursements .....	\$1,408,261.71
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Balance .....	\$3,414,628.67
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## ASSETS.

Book value of real estate, unincumbered.....	\$58,852.61
Mortgage loans on real estate, first liens.....	629,829.06
Loans on collateral securities.....	353,700.75
Book value of stocks and bonds.....	1,798,019.79
Cash in company's office.....	10,045.59
Cash in banks .....	278,964.10
Agents' balances .....	285,216.77

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Total ledger assets, as per balance.....	\$3,414,628.67
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$9,342.17
Interest due and accrued on stocks and bonds..	18,593.73
Interest due and accrued on collateral loans....	8,907.11
Interest due and accrued on other assets.....	1,366.76
	<hr/>
	38,209.77
Market value of real estate over book value.....	9,759.40
Market value of stocks and bonds over book value.....	78,002.96
Due for reinsurance on losses paid.....	2,478.90

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Gross assets .....	\$3,543,079.70
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## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$2,910.40
Depreciation of ledger assets.....	62,091.00

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Total items not admitted.....	65,001.40
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Total admitted assets .....	\$3,478,078.30
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## LIABILITIES.

Net amount of unpaid losses.....	\$126,425.78
Unearned premiums on outstanding risks.....	1,736,047.55
State, county and municipal taxes due or accrued.....	32,000.00
Due and accrued for salaries, rent and incidental expenses....	6,666.52
Reinsurance .....	19,697.39
<hr/>	
Gross liabilities, except capital .....	\$1,920,837.24
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	1,057,241.06
<hr/>	
Surplus as regards policy-holders.....	1,557,241.06
<hr/>	
Total liabilities .....	\$3,478,078.30

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$344,497,600	\$3,503,058.00
Written or renewed during the year.....	226,499,600	2,406,795.23
<hr/>		<hr/>
Total .....	\$570,997,200	\$5,909,853.23
Deduct risks expired or terminated.....	204,907,200	2,180,451.23
<hr/>		<hr/>
In force at the end of the year.....	\$366,090,000	\$3,729,402.00
Deduct amount reinsured .....	41,755,900	380,946.00
<hr/>		<hr/>
Net amount in force December 31, 1909..	\$324,334,100	\$3,348,456.00

## MISCELLANEOUS.

Premiums received from organization to date.....	\$36,986,523.00
Losses paid from organization to date.....	18,739,024.00
Cash dividends declared since commencing business.....	1,792,500.00
Stock dividends declared since commencing business.....	400,000.00
Fire losses incurred during the year.....	649,683.21
Company's stock owned by the directors, at par value.....	77,900.00
Amount loaned to officers and directors.....	23,750.00
Amount loaned to stockholders not officers.....	18,250.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$410,300.00
Premiums received .....	5,448.93
Losses paid .....	2,899.35
Losses incurred .....	3,071.18

## ALLIANCE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated December 5, 1904. Commenced business January 1, 1905.

EUGENE L. ELLISON, *President*.HENRY W. FARNUM, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$1,499,103.71

## INCOME.

Net fire premiums, \$606,034.79; marine, \$260,986.04.....	\$867,020.83
Deposit premiums received on perpetual risks.....	1,778.00
Interest and dividends on stocks and bonds....	\$53,145.28
Interest and dividends from all other sources....	1,764.37
<hr/>	
Total interest .....	54,909.65
Profit on sale or maturity of ledger assets.....	2,825.00
Income from all other sources.....	50.00
<hr/>	
Total income .....	\$926,583.48

## DISBURSEMENTS.

Net amount paid for fire losses, \$294,544.16; marine, \$137,224.34 .....	\$431,768.50
Deposit premiums returned on perpetual risks.....	187.50
Dividends paid stockholders .....	30,000.00
Interest paid to scripholders.....	11,660.81
Commissions and brokerage .....	204,651.20
Salaries and fees of officers and employees.....	32,504.48
Rents .....	3,239.21
All other taxes, licenses and insurance department fees.....	15,942.43
All other disbursements .....	24,749.11
<hr/>	
Total disbursements .....	\$754,703.24
<hr/>	
Balance .....	\$1,670,983.95

## ASSETS.

Book value of stocks and bonds.....	\$1,424,290.00
Cash in company's office.....	237.84
Cash in banks .....	112,338.84
Agents' balances .....	133,221.11
Bills receivable .....	896.16
<hr/>	
Total ledger assets, as per balance.....	\$1,670,983.95

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	9,272.90
<hr/>	
Gross assets .....	\$1,680,256.85

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,623.20
Depreciation of ledger assets.....	47,880.00
<hr/>	
Total items not admitted.....	49,503.20
<hr/>	
Total admitted assets .....	\$1,630,753.65

## LIABILITIES.

Net amount of unpaid losses.....	\$105,845.00
Unearned premiums on outstanding risks.....	548,564.62
State, county and municipal taxes due or accrued.....	6,000.00
Reclaimable on perpetual fire policies.....	9,948.69
Commissions and brokerage .....	12,750.00
Reinsurance .....	2,163.75
<hr/>	
Gross liabilities, except capital.....	\$685,272.06
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities .....	445,481.59
<hr/>	
Surplus as regards policy-holders.....	945,481.59
<hr/>	
Total liabilities .....	\$1,630,753.65

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$68,523,309	\$877,955.91
Written or renewed during the year.....	65,548,734	819,887.25
Total .....	\$134,072,043	\$1,697,843.16
Deduct risks expired or terminated.....	57,366,026	748,188.19
In force at the end of the year.....	\$76,706,017	\$949,654.97
Deduct amount reinsured .....	7,143,059	94,497.56
Net amount in force December 31, 1909....	\$69,562,958	\$855,157.41
Perpetual risks in force.....	\$349,900	\$11,054.10
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$4,469,995	\$149,171.71
Written or renewed during the year.....	38,105,329	349,544.78
Total .....	\$42,575,324	\$498,716.49
Deduct risks expired or terminated.....	35,702,201	270,702.12
In force at the end of the year.....	\$6,873,123	\$228,014.37
Deduct amount reinsured .....	.....	.....
Net amount in force.....	\$6,873,123	\$228,014.37

## MISCELLANEOUS.

Premiums received from organization to date.....	\$3,444,013.34
Losses paid from organization to date.....	2,575,472.18
Cash dividends declared since commencing business.....	50,000.00
Fire losses incurred during the year.....	306,726.16
Marine and inland losses incurred during the year.....	156,659.34
Company's stock owned by the directors, at par value.....	30,580.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$186,156.00
Premiums received .....	2,694.47
Losses paid .....	306.51
Losses incurred .....	306.51

## AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated February, 1853. Commenced business February, 1853.

EDWARD T. CAMPBELL, *President*.JOHN H. ADAMS, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash..... \$2,000,000.00

Amount of ledger assets December 31, of previous year..... \$4,978,789.82

## INCOME.

Net fire premiums .....	\$2,506,731.45
Interest on mortgages .....	\$2,100.00
Interest on collaterals .....	36,816.87
Interest and dividends on stocks and bonds.....	202,989.95
Interest and dividends from all other sources..	2,469.76

Total interest .....	244,376.58
Profit on sale or maturity of ledger assets.....	15,525.02
Increase in book value of ledger assets.....	73,130.86
Income from all other sources.....	30.00

Total income .....	\$2,839,793.91
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## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,204,573.39
Dividends paid stockholders .....	250,000.00
Commissions and brokerage .....	454,104.78
Salaries and fees of officers and employees.....	297,699.30
Rents .....	12,312.49
All other taxes, licenses and insurance department fees.....	72,408.99
Loss on sale or maturity of ledger assets.....	306.25
All other disbursements .....	128,490.19

Total disbursements .....	\$2,419,895.39
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Balance .....	\$5,398,688.34
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## ASSETS.

Mortgage loans on real estate, first liens.....	\$29,900.00
Loans on collateral securities.....	440,000.00
Book value of stocks and bonds.....	4,234,004.12
Cash in company's office.....	6,044.96
Cash in banks .....	175,770.27
Agents' balances .....	512,886.56
Bills receivable .....	82.43

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Total ledger assets, as per balance..... \$5,398,688.34

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$393.80
Interest due and accrued on stocks and bonds..	23,372.80
Interest due and accrued on collateral loans....	875.00
	<hr/>
	24,641.60
Market value of stocks and bonds over book value.....	234,995.15

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Gross assets .....

\$5,658,325.09

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$18,067.56
Depreciation of ledger assets.....	78,065.02

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Total items not admitted..... 96,132.58

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Total admitted assets .....

\$5,562,192.51

## LIABILITIES.

Net amount of unpaid losses.....	\$208,432.45
Unearned premiums on outstanding risks.....	2,244,928.21
State, county and municipal taxes, due or accrued.....	25,000.00
Dividends to stockholders unpaid.....	770.98
Due and accrued for salaries, rent and incidental expenses....	2,708.60
Commissions and brokerage .....	76,932.98

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Gross liabilities, except capital..... \$2,558,773.22

Paid-up capital .....

\$2,000,000.00

Surplus beyond all liabilities.....

1,003,419.29

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Surplus as regards policy-holders..... 3,003,419.29

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Total liabilities .....

\$5,562,192.51

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$409,963,502	\$4,795,601.28
Written or renewed during the year.....	296,889,657	3,378,770.49
Total .....	\$706,853,159	\$8,474,371.77
Deduct risks expired or terminated.....	261,455,104	3,328,425.14
In force at the end of the year.....	\$445,398,055	\$5,145,946.63
Deduct amount reinsured .....	65,355,574	836,475.89
Net amount in force December 31, 1909....	\$380,042,481	\$4,309,470.74

## MISCELLANEOUS.

Premiums received from organization to date.....	\$40,161,156.64
Losses paid from organization to date.....	21,589,577.02
Cash dividends declared since commencing business.....	2,857,931.00
Fire losses incurred during the year.....	1,274,192.61
Company's stock owned by the directors, at par value.....	464,800.00
Amount loaned to officers and directors.....	440,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$756,698.00
Premiums received .....	10,874.48
Losses paid .....	5,841.92
Losses incurred .....	6,290.97

## AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846. Commenced business April 1, 1846.

P. L. HOADLEY *President*.C. WESTON BAILEY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$7,717,445.19
Increase of paid-up capital during year.....	250,000.00

## INCOME.

Net fire premiums .....	\$3,443,880.25
Interest on mortgages .....	\$71,460.25
Interest and dividends on stocks and bonds.....	224,928.68
Interest and dividends from all other sources....	4,178.41
Rents from company's property.....	22,286.92
<hr/>	
Total interest and rents .....	322,854.26
Profit on sale or maturity of ledger assets.....	500.00
Income from all other sources.....	3,777.34
<hr/>	
Total income .....	\$3,771,011.85

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,672,100.58
Dividends paid stockholders .....	149,921.76
Commissions and brokerage .....	840,038.66
Salaries and fees of officers and employees.....	232,675.89
Rents .....	14,151.46
Repairs and expenses on real estate.....	1,304.89
Taxes on real estate .....	6,720.16
All other taxes, licenses and insurance department fees....	77,706.55
Loss on sale or maturity of ledger assets.....	2,896.84
Decrease in book value of ledger assets.....	24,797.67
All other disbursements .....	200,086.15
<hr/>	
Total disbursements .....	\$3,222,400.61
<hr/>	
Balance .....	\$8,516,056.43

## ASSETS.

Book value of real estate, unincumbered.....	\$469,400.00
Mortgage loans on real estate, first liens.....	1,550,060.75
Book value of stocks and bonds.....	5,415,615.69
Cash in company's office.....	808.17
Cash in banks .....	363,715.43
Agents' balances .....	477,266.31
Bills receivable .....	239,190.08
<hr/>	
Total ledger assets, as per balance.....	\$8,516,056.43

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$19,597.06	
Interest due and accrued on stocks and bonds..	55,313.45	
Interest due and accrued on other assets.....	1,100.00	
Rents due and accrued on company's property..	61.18	
		<hr/>
		76,071.69
		<hr/>
Gross assets .....	\$8,592,128.12	

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,013.23	
Bills receivable past due.....	31,697.52	
Depreciation of ledger assets.....	24,090.69	
		<hr/>
Total items not admitted.....		56,801.44
		<hr/>
Total admitted assets .....	\$8,535,326.68	

## LIABILITIES.

Net amount of unpaid losses.....	\$257,950.22	
Unearned premiums on outstanding risks.....	4,381,833.81	
State, county and municipal taxes due or accrued.....	35,000.00	
Due and accrued for salaries, rent and incidental expenses...	500.00	
Commissions and brokerage .....	145,747.36	
Reinsurance .....	8,190.30	
Special reserve fund .....	300,000.00	
		<hr/>
Gross liabilities, except capital.....	\$5,180,271.48	
Paid-up capital .....	\$1,000,000.00	
Surplus beyond all liabilities .....	2,355,055.20	
		<hr/>
Surplus as regards policy-holders.....		3,355,055.20
		<hr/>
Total liabilities .....	\$8,535,326.68	

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$782,798,524	\$8,638,418.88
Written or renewed during the year.....	439,316,060	4,589,404.72
Total .....	\$1,222,114,584	\$13,227,823.60
Deduct risks expired or terminated.....	383,763,051	4,235,641.68
In force at the end of the year.....	\$838,351,533	\$8,992,181.92
Deduct amount reinsured .....	56,841,761	518,099.18
Net amount in force December 31, 1909..	\$781,509,772	\$8,474,082.74

## MISCELLANEOUS.

Premiums received from organization to date.....	\$34,921,020.49
Losses paid from organization to date.....	16,447,847.07
Cash dividends declared since commencing business.....	3,288,058.26
Stock dividends declared since commencing business.....	600,000.00
Fire losses incurred during the year.....	1,684,650.11
Company's stock owned by the directors, at par value.....	115,900.00
Amount loaned to stockholders not officers.....	99,100.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$708,333.00
Premiums received .....	9,486.03
Losses paid .....	3,722.17
Losses incurred .....	4,911.32

## BOSTON INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 23, 1873. Commenced business January 20, 1874.

RANSOM B. FULLER, *President*.FREEMAN NICKERSON, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$5,410,793.36

## INCOME.

Net fire premiums, \$1,347,829.56; marine, \$1,508,779.48.....	\$2,856,609.04
Interest on mortgages .....	\$47,754.90
Interest on collaterals .....	2,831.33
Interest and dividends on stocks and bonds....	164,064.69
Interest and dividends from all other sources....	10,886.22
Rents from company's property.....	90.00
<hr/>	
Total interest and rents.....	225,627.14
Profit on sale or maturity of ledger assets.....	8,974.33
Income from all other sources.....	9,250.53
<hr/>	
Total income .....	\$3,100,461.04

## DISBURSEMENTS.

Net amount paid for fire losses, \$515,790.65; marine, \$778,879.33 .....	\$1,294,669.98
Dividends paid stockholders .....	300,000.00
Commissions and brokerage .....	595,731.65
Salaries and fees of officers and employees.....	240,267.12
Rents .....	19,703.29
Repairs and expenses on real estate.....	404.48
Taxes on real estate .....	772.45
All other taxes, licenses and insurance department fees.....	37,352.82
Loss on sale or maturity of ledger assets.....	1,195.82
Decrease in book value of ledger assets.....	7,600.00
All other disbursements .....	113,731.09
<hr/>	
Total disbursements .....	\$2,611,428.70
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Balance .....	\$5,899,825.70

## ASSETS.

Book value of real estate, unincumbered.....	\$40,129.55
Mortgage loans on real estate, first liens.....	720,100.00
Loans on collateral securities .....	64,100.00
Book value of stocks and bonds .....	4,147,020.57
Cash in company's office .....	11,348.57
Cash in banks .....	373,331.79
Agents' balances .....	479,098.55

Bills receivable .....	\$60,004.68
Other ledger assets .....	4,691.99

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Total ledger assets, as per balance..... \$5,899,825.70

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,144.77
Interest due and accrued on stocks and bonds..	19,156.34
Interest due and accrued on collateral loans....	1,286.67
	<hr/>
	25,587.78
Market value of stocks and bonds over book value.....	377,739.68
Due for reinsurance on losses paid.....	147.27

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Gross assets ..... \$6,303,300.43

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$17,154.03
Bills receivable past due .....	3,192.47
Depreciation of ledger assets.....	129.55
Reinsurance in unauthorized companies.....	15,535.23
Deposited with fire boards.....	700.00

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Total items not admitted ..... 36,711.28

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Total admitted assets ..... \$6,266,589.15

## LIABILITIES.

Net amount of unpaid losses .....	\$331,226.22
Unearned premiums on outstanding risks.....	1,814,274.78
State, county and municipal taxes due or accrued.....	20,983.34
Due and accrued for salaries, rent and incidental expenses...	2,553.41
Commissions and brokerage .....	60,187.50
All other liabilities .....	3,627.50

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Gross liabilities, except capital..... \$2,232,852.75

Paid-up capital ..... \$1,000,000.00

Surplus beyond all liabilities ..... 3,033,736.40

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Surplus as regards policy-holders..... 4,033,736.40

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Total liabilities ..... \$6,266,589.15



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$240,803,714	\$2,265,180.97
Written or renewed during the year.....	221,323,509	2,230,066.15
Total .....	\$462,127,223	\$4,495,247.12
Deduct risks expired or terminated.....	164,003,393	1,624,055.39
In force at the end of the year.....	\$298,123,830	\$2,871,191.73
Deduct amount reinsured .....	55,297,849	533,438.90
Net amount in force December 31, 1909...	\$242,825,981	\$2,337,752.83
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$31,727,172	\$951,635.95
Written or renewed during the year.....	156,651,070	1,863,200.29
Total .....	\$188,378,242	\$2,814,836.24
Deduct risks expired or terminated.....	152,253,502	1,734,933.70
In force at the end of the year.....	\$36,124,740	\$1,079,902.54
Deduct amount reinsured .....	404,705	21,165.95
Net amount in force.....	\$35,720,035	\$1,058,736.59

## MISCELLANEOUS.

Premiums received from organization to date.....	\$42,931,231.44
Losses paid from organization to date.....	27,743,581.46
Cash dividends declared since commencing business.....	640,000.00
Fire losses incurred during the year.....	544,269.97
Marine and inland losses incurred during the year.....	723,612.72
Company's stock owned by the directors, at par value.....	124,900.00
Amount loaned to stockholders not officers.....	12,100.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,364,947.00
Premiums received .....	21,991.20
Losses paid .....	13,576.10
Losses incurred .....	15,366.47

Marine and inland risks written.....	\$191,105.00
Premiums received .....	5,399.31
Losses paid .....	2,826.23
Losses incurred .....	9,811.23

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## CALIFORNIA INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated, 1861. Commenced business, 1905.

W. E. DEAN, *President*.

GEORGE W. BROOKS, *Secretary*.

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### CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$1,021,873.28

### INCOME.

Net fire premiums .....	\$723,008.82
Interest on mortgages .....	\$12,128.60
Interest on collaterals .....	1,130.57
Interest and dividends on stocks and bonds.....	21,508.57
Interest and dividends from all other sources..	2,248.61
Rents from company's property.....	8,720.00
<hr/>	
Total interest and rents .....	45,736.35
Increase in book value of ledger assets.....	738.61
<hr/>	
Total income .....	\$769,483.78

### DISBURSEMENTS.

Net amount paid for fire losses.....	\$267,151.89
Dividends paid stockholders .....	60,000.00
Commissions and brokerage .....	145,087.51
Salaries and fees of officers and employees.....	86,141.66
Rents .....	5,601.44

Repairs and expenses on real estate.....	\$2,556.65
Taxes on real estate .....	1,011.52
All other taxes, licenses and insurance department fees.....	13,506.26
Loss on sale or maturity of ledger assets.....	4,577.51
Decrease in book value of ledger assets.....	5,033.81
All other disbursements.....	57,844.29
<hr/>	
Total disbursements .....	\$648,512.54
<hr/>	
Balance .....	\$1,142,844.52

## ASSETS.

Book value of real estate, unincumbered.....	\$92,670.31
Mortgage loans on real estate, first liens.....	237,500.00
Loans on collateral securities .....	15,605.00
Book value of stocks and bonds.....	528,369.80
Cash in company's office .....	6,942.82
Cash in banks .....	81,836.76
Agents' balances .....	153,730.27
Bills receivable .....	2,455.40
Other ledger assets .....	23,734.16
<hr/>	
Total ledger assets, as per balance.....	\$1,142,844.52

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,903.32
Interest due and accrued on stocks and bonds...	9,492.50
Interest due and accrued on collateral loans....	247.16
Interest due and accrued on other assets.....	138.92
<hr/>	
	12,781.90
Market value of real estate over book value.....	7,329.69
<hr/>	
Gross assets .....	\$1,162,956.11

## ITEMS NOT ADMITTED.

Furniture, fixtures, etc. ....	\$19,249.16
Agents' balances on business prior to October 1, 1909..	437.50
Bills receivable past due.....	2,455.40
Depreciation of ledger assets.....	12,485.30
Unpaid assessments unsecured .....	410.00
Reinsurance in unauthorized company.....	2,500.00
<hr/>	
Total items not admitted.....	37,537.36
<hr/>	
Total admitted assets .....	\$1,125,418.75

## LIABILITIES.

Net amount of unpaid losses.....	\$43,415.41
Unearned premiums on outstanding risks.....	500,423.13
State, county and municipal taxes due or accrued.....	7,500.00
Reinsurance .....	11,114.55
	<hr/>
Gross liabilities, except capital.....	\$562,453.09
Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	162,965.66
	<hr/>
Surplus as regards policy-holders.....	562,965.66
	<hr/>
Total liabilities .....	\$1,125,418.75

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$45,922,212	\$765,585.45
Written or renewed during the year.....	83,038,230	1,137,958.52
	<hr/>	<hr/>
Total .....	\$128,960,442	\$1,903,543.97
Deduct risks expired or terminated.....	47,303,406	752,139.07
	<hr/>	<hr/>
In force at the end of the year.....	\$81,657,036	\$1,151,404.90
Deduct amount reinsured .....	14,946,881	240,644.78
	<hr/>	<hr/>
Net amount in force December 31, 1909....	\$66,710,155	\$910,760.12
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,871,711.27
Losses paid from organization to date.....	2,357,367.33
Cash dividends declared since commencing business.....	90,000.00
Fire losses incurred during the year.....	275,599.22
Company's stock owned by the directors, at par value.....	160,360.00
Amount loaned to officers and directors.....	95,000.00
Amount loaned to stockholders not officers.....	1,400.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$52,460.00
Premiums received .....	770.53
Losses paid .....	.....
Losses incurred .....	.....

## CITY OF NEW YORK INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1905. Commenced business April 12, 1905.

MAJOR A. WHITE, *President*.J. CARROLL FRENCH, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$1,082,015.36
Increase of paid-up capital during year.....	300,000.00

## INCOME.

Net fire premiums.....	\$389,454.70
Interest and dividends on stocks and bonds.....	\$22,703.52
Interest and dividends from all other sources....	725.04
Total interest .....	23,428.56
Profit on sale or maturity of ledger assets.....	385.50
Surplus paid in by stock-holders.....	300,000.00
Total income .....	\$713,272.43

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$178,445.82
Dividends paid stockholders .....	15,000.00
Commissions and brokerage .....	71,574.77
Salaries and fees of officers and employees.....	51,592.34
Rents .....	5,752.90
All other taxes, licenses and insurance department fees.....	10,528.82
Loss on sale or maturity of ledger assets.....	17,622.50
All other disbursements .....	28,892.87
Total disbursements .....	\$379,410.02
Balance .....	\$1,415,877.77

## ASSETS.

Book value of stocks and bonds.....	\$679,461.63
Cash in company's office .....	438.40
Cash in banks .....	639,542.45
Agents' balances .....	96,435.29
<hr/>	
Total ledger assets, as per balance.....	\$1,415,877.77

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	3,145.83
Market value of stocks and bonds over book value.....	10,013.37
Due for reinsurance on losses paid.....	6,390.20
<hr/>	
Gross assets .....	\$1,435,427.17

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	1,204.11
<hr/>	
Total admitted assets .....	\$1,434,223.06

## LIABILITIES.

Net amount of unpaid losses.....	\$31,974.00
Unearned premiums on outstanding risks.....	318,458.59
State, county and municipal taxes due or accrued.....	2,500.00
Dividends to stockholders unpaid.....	5,000.00
Due and accrued for salaries, rent and incidental expenses.....	500.00
Reinsurance .....	18,291.92
<hr/>	
Gross liabilities, except capital.....	\$376,724.51
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	557,498.55
<hr/>	
Surplus as regards policy-holders.....	1,057,498.55
<hr/>	
Total liabilities .....	\$1,434,223.06

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$73,289,839	\$688,949.25
Written or renewed during the year.....	70,591,911	678,158.51
Total .....	\$143,881,750	\$1,367,107.76
Deduct risks expired or terminated.....	59,457,613	559,543.13
In force at the end of the year.....	\$84,424,137	\$807,564.63
Deduct amount reinsured .....	23,375,609	208,743.02
Net amount in force December 31, 1909....	\$61,048,528	\$598,821.61

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,494,918.28
Losses paid from organization to date.....	622,160.80
Cash dividends declared since commencing business.....	20,000.00
Fire losses incurred during the year.....	163,842.92
Company's stock owned by the directors, at par value.....	73,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$244,158.00
Premiums received .....	3,663.52
Losses paid .....	4,694.86
Losses incurred .....	2,160.20

## COLUMBIA INSURANCE COMPANY.

JERSEY CITY, N. J.

Incorporated March 21, 1901. Commenced business, 1901.

GEORGE F. CRANE, *President*.C. E. DEAN, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$676,514.22



## INCOME.

Net marine premiums .....	\$242,068.43
Interest and dividends on stocks and bonds.....	\$21,268.06
Interest and dividends from all other sources..	2,170.34
	<hr/>
Total interest .....	23,438.40
	<hr/>
Total income .....	\$265,506.83

## DISBURSEMENTS.

Net amount paid for marine losses.....	\$110,766.03
Commissions and brokerage .....	57,564.95
Salaries and fees of officers and employees.....	20,591.95
Rents .....	1,598.10
All other taxes, licenses and insurance department fees.....	6,613.34
Decrease in book value of ledger assets.....	1,641.40
All other disbursements .....	25,034.87
	<hr/>
Total disbursements .....	\$203,218.69
	<hr/>
Balance .....	\$738,802.36

## ASSETS.

Book value of stocks and bonds.....	\$612,667.35
Cash in banks .....	59,887.73
Agents' balances .....	36,639.28
Other ledger assets .....	29,608.00
	<hr/>
Total ledger assets, as per balance.....	\$738,802.36

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds..	\$6,255.81
Interest due and accrued on other assets.....	412.50
	<hr/>
	6,668.31
	<hr/>
Gross assets .....	\$745,470.67

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$4,676.29
Depreciation of ledger assets .....	37,410.35
	<hr/>
Total items not admitted.....	42,086.64
	<hr/>
Total admitted assets .....	\$703,384.03

## LIABILITIES.

Net amount of unpaid losses.....		\$3,910.49
Unearned premiums on outstanding risks.....		100,067.63
State, county and municipal taxes due or accrued.....		5,000.00
Due and accrued for salaries, rent and incidental expenses....		500.00
		<hr/>
Gross liabilities, except capital.....		\$109,478.12
Paid-up capital .....	\$400,000.00	
Surplus beyond all liabilities .....	193,905.91	
		<hr/>
Surplus as regards policy-holders.....		593,905.91
		<hr/>
Total liabilities .....		\$703,384.03

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$44,307,701	\$525,887.31
Written or renewed during the year.....	103,492,348	771,339.76
	<hr/>	<hr/>
Total .....	\$147,800,049	\$1,297,227.07
Deduct risks expired or terminated.....	100,385,372	744,595.22
	<hr/>	<hr/>
In force at the end of the year.....	\$47,414,677	\$552,631.85
Deduct amount reinsured .....	31,139,745	355,175.44
	<hr/>	<hr/>
Net amount in force December 31, 1909....	\$16,274,932	\$197,456.41
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,840,388.33
Losses paid from organization to date.....	924,588.87
Marine and inland losses incurred during the year.....	105,834.41
Company's stock owned by the directors, at par value.....	700.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written, inland .....	\$98,905.00
Premiums received .....	2,068.31
Losses paid .....	2,889.55
Losses incurred .....	2,889.55

# COMMERCIAL UNION FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated October 30, 1890. Commenced business April 1, 1891.

A. H. WRAY, *President*.

C. J. HOLMAN, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$694,967.30

## INCOME.

Net fire premiums .....	\$345,234.83
Interest and dividends on stocks and bonds.....	\$21,807.40
Interest and dividends from all other sources....	271.83
<hr/>	
Total interest .....	22,079.23
Profit on sale or maturity of ledger assets.....	4,539.45
<hr/>	
Total income .....	\$371,853.51

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$125,474.75
Dividends paid stockholders .....	20,000.00
Commissions and brokerage .....	70,409.92
Salaries and fees of officers and employees.....	9,769.02
All other taxes, licenses and insurance department fees.....	8,415.30
Loss on sale or maturity of ledger assets.....	300.00
Decrease in book value of ledger assets .....	4,681.46
All other disbursements .....	15,499.59
<hr/>	
Total disbursements .....	\$254,550.04
<hr/>	
Balance .....	\$812,270.77

## ASSETS.

Book value of stocks and bonds.....	\$701,800.86
Cash in company's office.....	35.79
Cash in banks .....	15,643.62
Agents' balances .....	94,790.50

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Total ledger assets, as per balance.....	\$812,270.77
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## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	5,122.05
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Gross assets .....	\$817,392.82
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## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$2,955.79
Depreciation of ledger assets .....	22,568.86

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Total items not admitted .....	25,524.65
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Total admitted assets .....	\$791,868.17
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## LIABILITIES.

Net amount of unpaid losses.....	\$36,788.48
Unearned premiums on outstanding risks.....	277,332.14
State, county and municipal taxes due or accrued.....	5,230.00
Due and accrued for salaries, rent and incidental expenses....	475.00
Commissions and brokerage .....	9,539.74
Return premiums .....	182.90
Reinsurance .....	15,157.41
Contingent reserve .....	30,000.00

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Gross liabilities, except capital.....	\$374,705.67
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Paid-up capital .....	\$200,000.00
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Surplus beyond all liabilities.....	217,162.50
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Surplus as regards policy-holders.....	417,162.50
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Total liabilities .....	\$791,868.17
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$49,807,741	\$588,676.46
Written or renewed during the year.....	50,056,155	555,910.20
Total .....	\$99,863,896	\$1,144,586.66
Deduct risks expired or terminated .....	40,116,825	467,502.82
In force at the end of the year.....	\$59,747,071	\$677,083.84
Deduct amount reinsured .....	13,885,848	161,269.58
Net amount in force December 31, 1909....	\$45,861,223	\$515,814.26

## MISCELLANEOUS.

Premiums received from organization to date.....	\$2,757,745.89
Losses paid from organization to date.....	1,403,066.39
Cash dividends declared since commencing business.....	161,225.00
Fire losses incurred during the year.....	116,221.23
Company's stock owned by the directors, at par value.....	7,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$71,750.00
Premiums received .....	782.84
Losses paid .....	75.00
Losses incurred .....	75.00

## COMMONWEALTH INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated August 23, 1886. Commenced business September 15, 1886.

E. G. RICHARDS, *President*.

CHARLES E. CASE, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$1,796,237.12

## INCOME.

Net fire premiums .....	\$672,789.25
Interest on mortgages .....	\$17,282.69
Interest and dividends on stocks and bonds.....	61,936.33
Interest and dividends from all other sources....	1,166.10
	<hr/>
Total interest .....	80,385.12
Profit on sale or maturity of ledger assets.....	7,147.50
	<hr/>
Total income .....	\$760,321.87

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$213,432.89
Dividends paid stockholders .....	50,000.00
Commissions and brokerage .....	158,287.90
Salaries and fees of officers and employees.....	43,794.68
Rents .....	4,650.00
Repairs and expenses on real estate.....	1,406.92
All other taxes, licenses and insurance department fees.....	14,474.65
Decrease in book value of ledger assets.....	3,487.50
All other disbursements .....	36,366.48
	<hr/>
Total disbursements .....	\$525,901.02
	<hr/>
Balance .....	\$2,030,657.97

## ASSETS.

Mortgage loans on real estate, first liens.....	\$343,200.00
Book value of stocks and bonds.....	1,564,332.50
Cash in company's office .....	222.79
Cash in banks .....	35,475.93
Agents' balances .....	87,426.75
	<hr/>
Total ledger assets, as per balance.....	\$2,030,657.97

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,494.03
Interest due and accrued on stocks and bonds....	5,999.18
	<hr/>
	8,493.21
Market value of stocks and bonds over book value.....	69,140.00
	<hr/>
Gross assets .....	\$2,108,291.18

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	\$106.15
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Total admitted assets .....	\$2,108,185.03
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## LIABILITIES.

Net amount of unpaid losses.....	\$40,817.37
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Unearned premiums on outstanding risks.....	522,292.57
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State, county and municipal taxes due or accrued.....	10,564.19
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Gross liabilities, except capital .....	\$573,674.13
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Paid-up capital .....	\$500,000.00
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Surplus beyond all liabilities.....	1,034,510.90
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Surplus as regards policy-holders.....	1,534,510.90
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Total liabilities .....	\$2,108,185.03
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$86,458,958	\$768,373.41
Written or renewed during the year.....	111,987,765	931,947.42

Total .....	\$198,446,723	\$1,700,320.83
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Deduct risks expired or terminated.....	81,778,975	683,998.09
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In force at the end of the year.....	\$116,667,748	\$1,016,322.74
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Deduct amount reinsured .....	13,604,871	84,426.73
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Net amount in force December 31, 1909..	\$103,062,877	\$931,896.01
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## MISCELLANEOUS.

Premiums received from organization to date.....	\$6,315,361.09
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Losses paid from organization to date.....	3,001,945.52
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Cash dividends declared since commencing business.....	671,000.00
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Fire losses incurred during the year.....	217,138.30
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Company's stock owned by the directors, at par value.....	10,000.00
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## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$313,150.00
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Premiums received .....	2,900.12
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Losses paid .....	41.66
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Losses incurred .....	101.66
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## CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.

J. D. BROWNE, *President*.W. T. HOWE, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$6,245,967.28

## INCOME.

Net fire premiums .....	\$3,825,805.91
Interest on mortgages .....	\$44,244.39
Interest on collaterals .....	2,356.25
Interest and dividends on stocks and bonds.....	190,868.76
Interest and dividends from all other sources....	7,065.31
Rents from company's property.....	13,463.33
<hr/>	
Total interest and rents.....	257,998.04
Profit on sale or maturity of ledger assets.....	625.00
Income from all other sources.....	7.59
<hr/>	
Total income .....	\$4,084,436.54

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,846,741.41
Dividends paid stockholders.....	143,600.00
Commissions and brokerage .....	805,331.93
Salaries and fees of officers and employees.....	343,653.15
Rents .....	32,325.37
Repairs and expenses on real estate.....	2,558.63
Taxes on real estate .....	2,698.36
All other taxes, licenses and insurance department fees.....	84,916.35
Decrease in book value of ledger assets.....	25,063.82
All other disbursements .....	201,694.26
<hr/>	
Total disbursements .....	\$3,488,583.28
<hr/>	
Balance .....	\$6,841,820.54

## ASSETS.

Book value of real estate, unincumbered.....	\$253,800.00
Mortgage loans on real estate, first liens.....	915,750.00
Loans on collateral securities .....	29,000.00
Book value of stocks and bonds.....	5,023,304.09
Cash in company's office .....	410.17
Cash in banks .....	405,504.94
Agents' balances .....	173,381.11
Bills receivable .....	40,670.23

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Total ledger assets, as per balance..... \$6,841,820.54

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,921.18
Interest due and accrued on stocks and bonds....	27,951.87
Interest due and accrued on collateral loans....	463.67
	<hr/>
	39,336.72

Net premiums in course of collection not more than three months due .....	170,000.00
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Gross assets .....

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$3,241.81
Bills receivable past due .....	17,941.87
Depreciation of ledger assets.....	73,758.09

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Total items not admitted .....

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Total admitted assets .....

## LIABILITIES.

Net amount of unpaid losses.....	\$279,904.23
Unearned premiums on outstanding risks.....	3,834,754.74
State, county and municipal taxes due or accrued.....	51,196.47

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Gross liabilities, except capital.....	\$4,165,855.44
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	1,790,360.05

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Surplus as regards policy-holders.....

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Total liabilities .....

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$625,064,475	\$7,417,502.08
Written or renewed during the year.....	406,461,353	4,896,098.54
Total .....	\$1,031,525,828	\$12,313,600.62
Deduct risks expired or terminated.....	344,690,535	4,397,109.43
In force at the end of the year.....	\$686,835,293	\$7,916,491.19
Deduct amount reinsured .....	57,852,907	740,153.50
Net amount in force December 31, 1909...	\$628,982,386	\$7,176,337.69

## MISCELLANEOUS.

Premiums received from organization to date.....	\$57,888,966.05
Losses paid from organization to date.....	33,377,635.96
Cash dividends declared since commencing business.....	3,495,000.00
Fire losses incurred during the year.....	1,867,469.68
Company's stock owned by the directors, at par value.....	42,600.00
Amount loaned to officers and directors.....	62,000.00
Amount loaned to stockholders not officers.....	16,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$834,580.00
Premiums received .....	12,518.68
Losses paid .....	3,155.51
Losses incurred .....	2,513.88

## CONTINENTAL INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated January, 1853. Commenced business January, 1853.

HENRY EVANS, *President*.

J. E. LOPEZ, }  
E. L. BALLARD. } *Secretaries.*

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$19,123,769.41

## INCOME.

Net fire premiums .....	\$6,668,802.62
Interest on mortgages.....	\$402.75
Interest and dividends on stocks and bonds.....	847,566.25
Interest and dividends from all other sources....	53,031.66
Rents from company's property .....	113,113.78
<hr/>	
Total interest and rents .....	1,014,114.44
Profit on sale or maturity of ledger assets.....	1,313,941.00
Increase in book value of ledger assets.....	675,692.00
<hr/>	
Total income .....	\$9,672,645.33

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,970,149.27
Dividends paid stockholders.....	550,000.00
Commissions and brokerage .....	1,434,268.32
Salaries and fees of officers and employees.....	599,052.55
Rents .....	62,636.21
Repairs and expenses on real estate.....	28,730.95
Taxes on real estate.....	20,821.27
All other taxes, licenses and insurance department fees.....	169,444.58
Loss on sale or maturity of ledger assets.....	64,504.00
Decrease in book value of ledger assets.....	356,133.84
All other disbursements .....	360,993.10
<hr/>	
Total disbursements .....	\$6,616,734.09
<hr/>	
Balance .....	\$22,179,680.65

## ASSETS.

Book value of real estate, unincumbered.....	\$1,200,000.00
Mortgage loans on real estate, first liens.....	2,700.00
Book value of stocks and bonds.....	16,190,637.00
Cash in company's office.....	26,886.09
Cash in banks .....	3,918,070.93
Agents' balances .....	798,024.92
Bills receivable .....	43,361.71
<hr/>	
Total ledger assets, as per balance.....	\$22,179,680.65

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$28,676.82	
Rents due and accrued on company's property..	131.00	
		<hr/>
		28,807.82
Other non-ledger assets .....		126,047.25
		<hr/>
Gross assets .....	\$22,334,535.72	

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	1,748.68	
		<hr/>
Total admitted assets.....	\$22,332,787.04	

## LIABILITIES.

Net amount of unpaid losses.....	\$424,536.62	
Unearned premiums on outstanding risks.....	7,426,028.24	
State, county and municipal taxes due or accrued.....	125,000.00	
Unpaid scrip and interest.....	32,864.40	
Reinsurance .....	29,184.14	
Contingent reserve .....	250,000.00	
All other liabilities .....	295.00	
		<hr/>

Gross liabilities, except capital.....	\$8,287,908.40	
Paid-up capital .....	\$1,000,000.00	
Surplus beyond all liabilities.....	13,044,878.64	
		<hr/>

Surplus as regards policy-holders.....	14,044,878.64	
		<hr/>

Total liabilities .....	\$22,332,787.04	
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,340,146,681	\$14,408,613.61
Written or renewed during the year.....	839,763,760	8,044,001.96
	<hr/>	<hr/>

Total .....	\$2,179,910,441	\$22,452,615.57
Deduct risks expired or terminated.....	773,270,288	7,668,048.08
	<hr/>	<hr/>

In force at the end of the year.....	\$1,406,640,153	\$14,784,567.49
Deduct amount reinsured .....	57,322,614	537,560.29
	<hr/>	<hr/>

Net amount in force December 31, 1909..	\$1,349,317,539	\$14,247,007.20
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$135,498,393.57
Losses paid from organization to date.....	72,263,186.60
Cash dividends declared since commencing business.....	10,064,356.56
Fire losses incurred during the year.....	3,144,872.50
Company's stock owned by the directors, at par value.....	171,900.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$3,041,512.00
Premiums received .....	46,745.44
Losses paid .....	26,955.28
Losses incurred .....	27,690.63

## DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835. Commenced business August 6, 1835.

JOHN S. BIOREN, *President*.J. PARSONS SMITH, JR., *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$2,029,733.32

## INCOME.

Net fire premiums .....	\$1,679,357.73
Deposit premiums received on perpetual risks.....	6,542.84
Interest on mortgages .....	\$4,972.89
Interest on collaterals.....	516.11
Interest and dividends on stocks and bonds....	54,756.55
Interest and dividends from all other sources....	3,706.43
Rents from company's property.....	14,993.50
Total interest and rents.....	78,945.48
Profit on sale or maturity of ledger assets.....	13,377.38
Income from all other sources.....	1,223.37
Total income .....	\$1,779,446.80

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$807,756.78
Deposit premiums returned on perpetual risks.....	4,176.72
Dividends paid stockholders .....	60,000.00
Commissions and brokerage .....	480,525.56
Salaries and fees of officers and employees.....	87,368.64
Rents .....	12,124.18
Repairs and expenses on real estate.....	4,662.32
Taxes on real estate.....	2,074.00
All other taxes, licenses and insurance department fees.....	33,354.34
Loss on sale or maturity of ledger assets.....	14,114.82
Decrease in book value of ledger assets.....	454.30
All other disbursements .....	85,428.37
<hr/>	
Total disbursements .....	\$1,592,040.03
<hr/>	
Balance .....	\$2,217,140.09

## ASSETS.

Book value of real estate, unincumbered.....	\$200,000.00
Mortgage loans on real estate, first liens.....	89,500.00
Book value of stocks and bonds.....	1,279,543.85
Cash in company's office.....	11,122.72
Cash in banks .....	216,923.62
Agents' balances .....	419,649.90
Other ledger assets .....	400.00
<hr/>	
Total ledger assets, as per balance.....	\$2,217,140.09

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,310.79
Interest due and accrued on stocks and bonds....	15,617.92
Rents due and accrued on company's property..	878.67
<hr/>	
	17,807.38
Market value of stocks and bonds over book value.....	23,819.40
<hr/>	
Gross assets .....	\$2,258,766.87

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	1,250.00
<hr/>	
Total admitted assets .....	\$2,257,516.87



## LIABILITIES.

Net amount of unpaid losses.....	\$146,570.00
Unearned premiums on outstanding risks.....	1,310,563.73
Reclaimable on perpetual fire policies.....	128,112.65
Commissions and brokerage .....	49,997.38
<hr/>	
Gross liabilities, except capital.....	\$1,635,243.76
Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	222,273.11
<hr/>	
Surplus as regards policy-holders.....	622,273.11
<hr/>	
Total liabilities .....	\$2,257,516.87

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$235,705,438	\$2,505,651.18
Written or renewed during the year.....	203,615,153	2,413,348.25
<hr/>		<hr/>
Total .....	\$439,320,591	\$4,918,999.43
Deduct risks expired or terminated.....	183,261,297	2,072,360.25
<hr/>		<hr/>
In force at the end of the year.....	\$256,059,294	\$2,846,639.18
Deduct amount reinsured .....	30,617,176	342,937.99
<hr/>		<hr/>
Net amount in force December 31, 1909....	\$225,442,118	\$2,503,701.19
<hr/>		<hr/>
Perpetual risks in force.....	\$4,933,942	\$141,859.99
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$43,354,403.00
Losses paid from organization to date.....	25,604,255.00
Cash dividends declared since commencing business.....	3,049,967.04
Fire losses incurred during the year.....	858,731.00
Company's stock owned by the directors, at par value.....	51,740.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$266,201.00
Premiums received .....	4,248.31
Losses paid .....	2,496.79
Losses incurred .....	1,696.79

# EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated May, 1859. Commenced business September, 1860.

FRED W. ARNOLD, *President*.

SAMUEL G. HOWE, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$1,207,818.85

## INCOME.

Net fire premiums, \$916,806.20; marine, \$23,411.77.....	\$940,217.97
Interest on mortgages .....	\$6,671.87
Interest on collaterals .....	988.60
Interest and dividends on stocks and bonds....	36,404.97
Interest and dividends from all other sources....	542.31
Rents from company's property.....	10,026.65

Total interest and rents.....	54,634.40
Profit on sale or maturity of ledger assets.....	2,272.50
Income from all other sources.....	237.50

Total income .....	\$997,362.37
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## DISBURSEMENTS.

Net amount paid for fire losses, \$497,997.36; marine, \$24,952.41 .....	\$522,949.77
Dividends paid stockholders.....	20,000.00
Commissions and brokerage .....	206,619.38
Salaries and fees of officers and employees.....	90,056.21
Rents .....	7,935.44
Repairs and expenses on real estate.....	3,239.27
Taxes on real estate.....	1,967.13
All other taxes, licenses and insurance department fees.....	21,942.70
All other disbursements .....	59,689.22

Total disbursements .....	\$934,399.12
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Balance .....	\$1,270,782.10
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## ASSETS.

Book value of real estate, unincumbered.....	\$110,000.00
Mortgage loans on real estate, first liens.....	135,750.00
Loans on collateral securities.....	16,000.00
Book value of stocks and bonds.....	775,375.00
Cash in company's office .....	117.14
Cash in banks .....	63,406.70
Agents' balances .....	168,119.76
Bills receivable .....	2,013.50

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Total ledger assets, as per balance..... \$1,270,782.10

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$5,575.84
Interest due and accrued on collateral loans....	43.14
Rents due and accrued on company's property..	487.50
	<hr/> 6,106.48
Market value of stocks and bonds over book value.....	96,949.50

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Gross assets ..... \$1,373,838.08

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	2,056.60
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Total admitted assets ..... \$1,371,781.48

## LIABILITIES.

Net amount of unpaid losses.....	\$72,983.87
Unearned premiums on outstanding risks.....	758,847.08
State, county and municipal taxes due or accrued.....	5,000.00
Commissions and brokerage .....	15,000.00

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Gross liabilities, except capital..... \$851,830.95

Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	119,950.53

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Surplus as regards policy-holders..... 519,950.53

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Total liabilities ..... \$1,371,781.48

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$125,020,855	\$1,460,610.49
Written or renewed during the year.....	94,200,133	1,192,973.64
Total .....	\$219,220,988	\$2,653,584.13
Deduct risks expired or terminated.....	83,766,199	1,077,192.27
In force at the end of the year.....	\$135,454,789	\$1,576,391.86
Deduct amount reinsured .....	11,334,433	128,837.91
Net amount in force December 31, 1909....	\$124,120,356	\$1,447,553.95
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$405,671	\$24,973.28
Written or renewed during the year.....	744,934	26,593.19
Total .....	\$1,150,605	\$51,566.47
Deduct risks expired or terminated.....	816,767	30,094.43
In force at the end of the year.....	\$333,838	\$21,472.04
Deduct amount reinsured .....	14,500	946.25
Net amount in force.....	\$319,338	\$20,525.79

## MISCELLANEOUS.

Premiums received from organization to date.....	\$14,340,340.48
Losses paid from organization to date.....	8,651,178.73
Cash dividends declared since commencing business.....	855,500.00
Fire losses incurred during the year.....	511,900.65
Marine and inland losses incurred during the year.....	23,077.21
Company's stock owned by the directors, at par value.....	68,800.00
Amount loaned to stockholders not officers.....	1,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$465,995.00
Premiums received .....	6,991.06
Losses paid .....	1,663.02
Losses incurred .....	2,160.52

## FIDELITY INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1906. Commenced business June, 1906.

HENRY EVANS, *President*.

J. E. LOPEZ,	} <i>Secretaries.</i>
E. L. BALLARD,	

## CAPITAL STOCK.

Capital paid-up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$3,421,232.50

## INCOME.

Net fire premiums .....	\$1,042,778.93
Interest and dividends on stocks and bonds.....	\$143,574.01
Interest and dividends from all other sources....	6,205.94
<hr/>	
Total interest .....	149,779.95
Profit on sale or maturity of ledger assets.....	311,557.00
Increase in book value of ledger assets.....	181,975.00
Income from all other sources.....	79.21
<hr/>	
Total income .....	\$1,686,170.09

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$427,039.36
Dividends paid stockholders .....	80,000.00
Commissions and brokerage .....	225,185.84
Salaries and fees of officers and employees.....	84,584.03
Rents .....	9,529.97
All other taxes, licenses and insurance department fees.....	34,611.25
Loss on sale or maturity of ledger assets.....	50,685.00
Decrease in book value of ledger assets.....	38,580.00
All other disbursements .....	68,357.23
<hr/>	
Total disbursements .....	\$1,018,572.68
<hr/>	
Balance .....	\$4,088,829.91

## ASSETS.

Book value of stocks and bonds.....	\$3,507,290.00
Cash in company's office.....	5,647.22
Cash in banks .....	403,431.51
Agents' balances .....	170,971.90
Bills receivable .....	1,489.28

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Total ledger assets, as per balance..... \$4,088,829.91

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	3,672.66
Other non-ledger assets .....	18,190.00

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Gross assets .....

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	2,550.83
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Total admitted assets .....

## LIABILITIES.

Net amount of unpaid losses.....	\$90,022.86
Unearned premiums on outstanding risks.....	967,007.90
State, county and municipal taxes, due or accrued.....	20,000.00
Reinsurance .....	10,556.86

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Gross liabilities, except capital..... \$1,087,587.62

Paid-up capital ..... \$1,000,000.00

Surplus beyond all liabilities ..... 2,020,554.12

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Surplus as regards policy-holders..... 3,020,554.12

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Total liabilities ..... \$4,108,141.74

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$133,791,674	\$1,489,626.48
Written or renewed during the year.....	143,593,734	1,423,895.21
Total .....	\$277,395,408	\$2,913,521.69
Deduct risks expired or terminated.....	90,196,529	1,004,763.20
In force at the end of the year.....	\$187,188,879	\$1,908,758.49
Deduct amount reinsured .....	20,839,564	155,586.90
Net amount in force December 31, 1909....	\$166,349,315	\$1,753,171.59

## MISCELLANEOUS.

Premiums received from organization to date.....	\$3,295,243.08
Losses paid from organization to date.....	1,215,775.91
Cash dividends declared since commencing business.....	110,000.00
Fire losses incurred during the year.....	489,118.13
Company's stock owned by the directors, at par value.....	129,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$491,735.00
Premiums received .....	7,727.17
Losses paid .....	6,236.57
Losses incurred .....	7,251.57

## FIRE ASSOCIATION OF PHILADELPHIA.

## PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President*.

M. G. GARRIGUES, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$750,000.00
Amount of ledger assets December 31, of previous year.....	\$7,950,477.10



## INCOME.

Net fire premiums .....	\$4,143,457.50
Deposit premiums received on perpetual risks.....	28,036.50
Interest on mortgages .....	\$103,033.65
Interest on collaterals .....	6,281.33
Interest and dividends on stocks and bonds....	220,408.66
Interest and dividends from all other sources....	4,174.41
Rents from company's property.....	26,096.35
<hr/>	
Total interest and rents .....	359,994.40
Profit on sale or maturity of ledger assets.....	38,458.55
Income from all other sources.....	6,177.26
<hr/>	
Total income .....	\$4,576,124.21

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,106,150.10
Deposit premiums returned on perpetual risks.....	55,186.19
Dividends paid stockholders .....	300,000.00
Commissions and brokerage .....	837,174.44
Salaries and fees of officers and employees.....	408,550.76
Rents .....	15,713.13
Repairs and expenses on real estate.....	7,687.90
Taxes on real estate.....	5,173.62
All other taxes, licenses and insurance department fees.....	117,098.11
Loss on sale or maturity of ledger assets.....	3,471.41
All other disbursements .....	215,791.98
<hr/>	
Total disbursements .....	\$4,071,997.64
<hr/>	
Balance .....	\$8,454,603.67

## ASSETS.

Book value of real estate, unincumbered.....	\$309,772.71
Mortgage loans on real estate, first liens.....	2,066,904.99
Loans on collateral securities.....	148,216.45
Book value of stocks and bonds.....	4,839,561.23
Cash in company's office .....	6,867.14
Cash in banks .....	395,633.32
Agents' balances .....	687,647.83
<hr/>	
Total ledger assets, as per balance.....	\$8,454,603.67

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$35,920.95	
Interest due and accrued on stocks and bonds..	44,014.84	
Interest due and accrued on collateral loans....	1,472.19	
Rents due and accrued on company's property..	990.32	
		<hr/>
		\$82,398.30
Market value of stocks and bonds over book value.....	22,941.27	
Due for reinsurance on losses paid.....	4,085.72	
		<hr/>
Gross assets .....		\$8,564,028.96

## ITEMS NOT ADMITTED.

Company's stock owned.....	\$10,885.00	
Agents' balances on business prior to October 1, 1909..	17,651.92	
Depreciation of ledger assets.....	5,747.71	
		<hr/>
Total items not admitted.....		34,284.63
		<hr/>
Total admitted assets .....		\$8,529,744.33

## LIABILITIES.

Net amount of unpaid losses.....	\$322,875.26	
Unearned premiums on outstanding risks.....	3,440,338.93	
State, county and municipal taxes, due or accrued.....	32,585.00	
Reclaimable on perpetual fire policies.....	1,663,528.01	
		<hr/>
Gross liabilities, except capital.....	\$5,459,327.20	
Paid-up capital .....	\$750,000.00	
Surplus beyond all liabilities .....	2,320,417.13	
		<hr/>
Surplus as regards policy-holders.....		3,070,417.13
		<hr/>
Total liabilities .....		\$8,529,744.33

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$594,524,172	\$6,876,197.96
Written or renewed during the year.....	483,480,534	5,660,444.29
Total .....	\$1,078,004,706	\$12,536,642.25
Deduct risks expired or terminated.....	429,128,892	5,324,766.19
In force at the end of the year.....	\$648,875,814	\$7,211,876.06
Deduct amount reinsured .....	54,070,976	634,540.83
Net amount in force December 31, 1909..	\$594,804,838	\$6,577,335.23
Perpetual risks in force .....	\$80,257,967	\$1,819,075.66

## MISCELLANEOUS.

Premiums received from organization to date.....	\$87,186,890.00
Losses paid from organization to date.....	50,225,055.00
Cash dividends declared since commencing business.....	8,029,762.00
Fire losses incurred during the year.....	2,105,507.00
Company's stock owned by the directors, at par value.....	47,100.00
Amount loaned to stockholders not officers.....	500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,633,824.00
Premiums received .....	23,206.26
Losses paid .....	14,372.99
Losses incurred .....	13,872.88

## FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 6, 1863. Commenced business June 18, 1863.

WILLIAM J. DUTTON, *President*.LOUIS WEINMANN, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,500,000.00
Amount of ledger assets December 31, of previous year.....	\$6,509,393.16

## INCOME.

Net fire premiums, \$3,268,751.69; marine, \$1,376,360.22.....	\$4,645,111.91
Interest on mortgages .....	\$21,820.41
Interest on collaterals .....	10,531.49
Interest and dividends on stocks and bonds.....	190,520.88
Interest and dividends from all other sources...	14,964.54
Rents from company's property.....	12,156.50
<hr/>	
Total interest and rents .....	249,993.82
Profit on sale or maturity of ledger assets.....	53,387.16
<hr/>	
Total income .....	\$4,948,492.89

## DISBURSEMENTS.

Net amount paid for fire losses, \$1,510,265.54; marine, \$697,469.85 .....	\$2,207,735.39
Dividends paid stockholders .....	155,000.00
Commissions and brokerage .....	730,257.55
Salaries and fees of officers and employees.....	513,580.49
Rents .....	29,721.29
Repairs and expenses on real estate.....	37,677.04
Taxes on real estate .....	7,989.39
All other taxes, licenses and insurance department fees.....	106,820.24
Loss on sale or maturity of ledger assets.....	39,754.20
All other disbursements .....	264,383.82
<hr/>	
Total disbursements .....	\$4,092,919.41
<hr/>	
Balance .....	\$7,364,966.64

## ASSETS.

Book value of real estate, unincumbered.....	\$557,442.39
Mortgage loans on real estate, first liens.....	472,130.00
Loans on collateral securities .....	233,450.00
Book value of stocks and bonds.....	4,526,510.12
Cash in company's office.....	14,179.57
Cash in banks .....	551,696.76
Agents' balances .....	899,117.19
Bills receivable .....	25,852.79
Other ledger assets .....	84,587.82
<hr/>	
Total ledger assets, as per balance.....	\$7,364,966.64

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,763.00	
Interest due and accrued on stocks and bonds....	63,970.58	
Interest due and accrued on collateral loans....	347.36	
		<hr/>
		\$66,080.94
Market value of stocks and bonds over book value.....	33,107.66	
		<hr/>
Gross assets .....		\$7,464,155.24

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	32,753.49	
		<hr/>
Total admitted assets .....		\$7,431,401.75

## LIABILITIES.

Net amount of unpaid losses.....	\$383,028.59	
Unearned premiums on outstanding risks.....	3,180,066.25	
State, county and municipal taxes due or accrued.....	95,000.00	
Due and accrued for salaries, rent and incidental expenses....	8,000.00	
Commissions and brokerage .....	175,450.00	
All other liabilities .....	75,000.00	
		<hr/>
Gross liabilities, except capital .....		\$3,916,544.84
Paid-up capital .....	\$1,500,000.00	
Surplus beyond all liabilities .....	2,014,856.91	
		<hr/>
Surplus as regards policy-holders.....	3,514,856.91	
		<hr/>
Total liabilities .....		\$7,431,401.75

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$442,841,289	\$5,560,007.17
Written or renewed during the year.....	360,355,636	4,542,255.44
		<hr/>
Total .....	\$803,196,925	\$10,102,262.61
Deduct risks expired or terminated.....	318,953,228	4,091,065.70
		<hr/>
In force at the end of the year.....	\$484,243,697	\$6,011,196.91
Deduct amount reinsured .....	49,949,395	670,072.37
		<hr/>
Net amount in force December 31, 1909..	\$434,294,302	\$5,341,124.54

	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$53,187,629	\$1,502,469.84
Written or renewed during the year.....	430,393,006	3,078,478.14
Total .....	\$483,580,635	\$4,580,947.98
Deduct risks expired or terminated.....	424,225,754	2,824,304.45
In force at the end of the year.....	\$59,354,881	\$1,756,643.53
Deduct amount reinsured .....	27,262,697	921,034.17
Net amount in force .....	\$32,092,184	\$835,609.36

## MISCELLANEOUS.

Premiums received from organization to date.....	\$70,393,326.96
Losses paid from organization to date.....	42,027,469.75
Cash dividends declared since commencing business.....	4,191,000.00
Fire losses incurred during the year.....	1,464,082.26
Marine and inland losses incurred during the year.....	708,195.28
Company's stock owned by the directors, at par value.....	98,000.00
Amount loaned to officers and directors.....	5,000.00
Amount loaned to stockholders not officers.....	4,100.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$2,533,139.73
Premiums received .....	24,781.98
Losses paid .....	14,149.72
Losses incurred .....	12,104.50

## FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

Incorporated December 3, 1855. Commenced business December 3, 1855.

DANIEL H. DUNHAM, *President*.A. H. HASSINGER, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$4,383,169.59

## INCOME.

Net fire premiums .....	\$1,884,047.25
Interest on mortgages .....	\$120,011.53
Interest and dividends on stocks and bonds....	139,511.34
Interest and dividends from all other sources....	4,150.69
Rents from company's property.....	5,648.64
<hr/>	
Total interest and rents .....	269,322.20
Increase in book value of ledger assets.....	9,000.00
<hr/>	
Total income .....	\$2,162,369.45

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$829,033.16
Dividends paid stockholders .....	160,000.00
Commissions and brokerage .....	474,909.76
Salaries and fees of officers and employees.....	87,942.48
Rents .....	2,860.00
Repairs and expenses on real estate.....	195.96
Taxes on real estate .....	7,542.80
All other taxes, licenses and insurance department fees.....	38,254.66
Loss on sale or maturity of ledger assets.....	1,246.16
Decrease in book value of ledger assets.....	9,978.13
All other disbursements .....	84,401.34
<hr/>	
Total disbursements .....	\$1,696,364.45
<hr/>	
Balance .....	\$4,849,174.59

## ASSETS.

Book value of real estate, unincumbered.....	\$212,245.90
Mortgage loans on real estate, first liens.....	2,481,325.00
Book value of stocks and bonds.....	1,696,750.00
Cash in company's office.....	9,188.08
Cash in banks .....	192,303.44
Agents' balances .....	257,362.17
<hr/>	
Total ledger assets, as per balance.....	\$4,849,174.59



## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$33,053.88
Market value of stocks and bonds over book value.....	827,868.00
Due for reinsurance on losses paid.....	5,007.74
Gross assets .....	<u>\$5,715,104.21</u>

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	16.42
Total admitted assets .....	<u>\$5,715,087.79</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$196,232.18
Unearned premiums on outstanding risks.....	1,755,910.95
State, county and municipal taxes due or accrued.....	20,303.04
Unpaid scrip, ordered to be redeemed.....	2,359.89
Due and accrued for salaries, rent and incidental expenses....	500.00
Gross liabilities, except capital.....	<u>\$1,975,306.06</u>
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities .....	<u>2,739,781.73</u>
Surplus as regards policy-holders.....	<u>3,739,781.73</u>
Total liabilities .....	<u>\$5,715,087.79</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$328,027,069	\$3,287,829.68
Written or renewed during the year.....	<u>171,594,552</u>	<u>2,466,183.54</u>
Total .....	<u>\$499,621,621</u>	<u>\$5,754,013.22</u>
Deduct risks expired or terminated.....	<u>150,624,084</u>	<u>2,238,771.94</u>
In force at the end of the year.....	\$348,997,537	\$3,515,241.28
Deduct amount reinsured .....	<u>21,689,714</u>	<u>177,029.76</u>
Net amount in force December 31, 1909....	<u>\$327,307,823</u>	<u>\$3,338,211.52</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$19,932,937.16
Losses paid from organization to date.....	9,073,136.12
Cash dividends declared since commencing business.....	3,150,500.00
Stock dividends declared since commencing business.....	850,000.00
Fire losses incurred during the year.....	893,832.76
Company's stock owned by the directors, at par value.....	150,600.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$525,702.00
Premiums received .....	19,854.93
Losses paid .....	7,723.72
Losses incurred .....	8,389.64

## FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829. Commenced business June, 1829.

ALFRED E. DUNCAN, *President*.EZRA T. CRESSON, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$2,722,936.50

## INCOME.

Net fire premiums .....	\$1,089,179.93
Deposit premiums received on perpetual risks.....	12,717.95
Interest on mortgages .....	\$2,675.94
Interest and dividends on stocks and bonds.....	93,295.77
Interest and dividends from all other sources....	1,797.81
Rents from company's property.....	9,491.13
<hr/>	
Total interest and rents.....	107,260.65
Profit on sale or maturity of ledger assets.....	3,051.20
Income from all other sources.....	2,917.18
<hr/>	
Total income .....	\$1,215,126.91

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$501,288.38
Deposit premiums returned on perpetual risks.....	32,596.05
Dividends paid stockholders .....	48,000.00
Commissions and brokerage .....	254,433.39
Salaries and fees of officers and employees.....	121,619.45
Rents .....	8,887.29
Repairs and expenses on real estate.....	5,484.11
Taxes on real estate .....	2,690.94
All other taxes, licenses and insurance department fees.....	31,788.71
Loss on sale or maturity of ledger assets.....	8,049.62
Decrease in book value of ledger assets.....	7,187.50
All other disbursements .....	68,750.62
<hr/>	
Total disbursements .....	\$1,090,776.06
<hr/>	
Balance .....	\$2,847,287.35

## ASSETS.

Book value of real estate, unincumbered.....	\$165,890.26
Mortgage loans on real estate, first liens.....	42,135.00
Book value of stocks and bonds.....	2,465,239.14
Cash in company's office .....	1,342.49
Cash in banks .....	70,310.37
Agents' balances .....	102,370.09
<hr/>	
Total ledger assets, as per balance.....	\$2,847,287.35

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$692.02
Market value of real estate over book value.....	14,109.74
Market value of stocks and bonds over book value.....	12,725.86
Due for reinsurance on losses paid.....	95,860.17
Other non-ledger assets .....	753.75
<hr/>	
Gross assets .....	\$2,971,428.89

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,988.85
Depreciation of ledger assets.....	560.00
<hr/>	
Total items not admitted.....	2,548.85
<hr/>	
Total admitted assets .....	\$2,968,880.04

## LIABILITIES.

Net amount of unpaid losses.....	\$104,253.75
Unearned premiums on outstanding risks.....	988,582.93
State, county and municipal taxes due or accrued.....	20,900.86
Reclaimable on perpetual fire policies .....	759,217.16
Return premiums .....	5,500.00
<hr/>	
Gross liabilities, except capital .....	\$1,878,454.70
Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	690,425.34
<hr/>	
Surplus as regards policy-holders.....	1,090,425.34
<hr/>	
Total liabilities .....	\$2,968,880.04

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$145,595,278	\$1,717,525.66
Written or renewed during the year.....	123,280,468	1,442,951.01
<hr/>		<hr/>
Total .....	\$268,875,746	\$3,160,476.67
Deduct risks expired or terminated.....	93,947,148	1,180,653.00
<hr/>		<hr/>
In force at the end of the year.....	\$174,928,598	\$1,979,823.67
Deduct amount reinsured .....	5,686,820	65,553.14
<hr/>		<hr/>
Net amount in force December 31, 1909....	\$169,241,778	\$1,914,270.53
Perpetual risks in force.....	\$39,899,485	\$829,397.11
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## MISCELLANEOUS.

Premiums received from organization to date.....	\$38,043,772.54
Losses paid from organization to date.....	22,573,701.87
Cash dividends declared since commencing business.....	6,391,000.00
Fire losses incurred during the year.....	509,293.53
Company's stock owned by the directors, at par value.....	81,875.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$342,063.91
Premiums received .....	4,664.08
Losses paid .....	3,816.24
Losses incurred .....	4,720.21

## GERMAN ALLIANCE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1897. Commenced business February 8, 1897.

WILLIAM N. KREMER, *President*.CHARLES G. SMITH, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$1,536,121.89

## INCOME.

Net fire premiums .....	\$558,174.40
Interest on mortgages .....	\$2,780.00
Interest and dividends on stocks and bonds.....	47,466.39
Interest and dividends from all other sources....	574.26
<hr/>	
Total interest .....	50,820.65
Profit on sale or maturity of ledger assets.....	3,706.29
<hr/>	
Total income .....	\$612,701.34

## DISBURSEMENTS.

Net amount paid for fire losses .....	\$260,940.22
Dividends paid stockholders .....	48,000.00
Commissions and brokerage .....	147,954.19
Salaries and fees of officers and employees.....	2,764.00
All other taxes, licenses and insurance department fees.....	13,094.44
Loss on sale or maturity of ledger assets.....	10,892.10
All other disbursements .....	8,522.35
<hr/>	
Total disbursements .....	\$492,167.30
<hr/>	
Balance .....	\$1,656,655.93

## ASSETS.

Mortgage loans on real estate, first liens.....	\$58,000.00
Book value of stocks and bonds.....	1,422,107.30
Cash in company's office.....	200.00
Cash in banks .....	30,081.33
Agents' balances .....	146,267.30

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Total ledger assets, as per balance..... \$1,656,655.93

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$372.00
Interest due and accrued on stocks and bonds....	6,520.50
	<hr/>
	6,892.50

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Gross assets .....

\$1,663,548.43

## ITEMS NOT ADMITTED.

Depreciation of ledger assets.....	71,881.30
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Total admitted assets .....

\$1,591,667.13

## LIABILITIES.

Net amount of unpaid losses.....	\$78,086.76
Unearned premiums on outstanding risks.....	429,411.73
State, county and municipal taxes due or accrued.....	10,000.00
Commissions and brokerage .....	43,337.73

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Gross liabilities, except capital..... \$560,836.22

Paid-up capital ..... \$400,000.00

Surplus beyond all liabilities ..... 630,830.91

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Surplus as regards policy-holders..... 1,030,830.91

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Total liabilities .....

\$1,591,667.13

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$288,988,769	\$3,118,049.03
Written or renewed during the year.....	266,038,448	2,940,765.88
	<hr/>	<hr/>
Total .....	\$555,027,217	\$6,058,814.91
Deduct risks expired or terminated.....	205,602,939	2,377,951.37
	<hr/>	<hr/>
In force at the end of the year.....	\$349,424,278	\$3,680,863.54
Deduct amount reinsured .....	268,939,691	2,848,400.59
	<hr/>	<hr/>
Net amount in force December 31, 1909....	\$80,484,587	\$832,462.95
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$5,294,830.77
Losses paid from organization to date.....	3,055,202.57
Cash dividends declared since commencing business.....	360,000.00
Fire losses incurred during the year.....	262,419.02
Company's stock owned by the directors, at par value.....	58,400.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$144,101.00
Premiums received .....	1,071.87
Losses paid .....	942.66
Losses incurred .....	1,390.66

## GERMAN AMERICAN INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March, 1872. Commenced business March 7, 1872.

WILLIAM N. KREMER, *President*.

CHARLES G. SMITH, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,500,000.00
Amount of ledger assets December 31, of previous year.....	\$15,548,587.96



## INCOME.

Net fire premiums .....	\$6,886,301.51
Interest on mortgages .....	\$7,930.00
Interest and dividends on stocks and bonds.....	494,872.81
Interest and dividends from all other sources....	9,146.41
Rents from company's property.....	113,689.26
<hr/>	
Total interest and rents .....	625,638.48
Profit on sale or maturity of ledger assets.....	29,015.87
Income from all other sources.....	374.67
<hr/>	
Total income .....	\$7,541,330.53

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,307,004.05
Dividends paid stockholders .....	450,000.00
Commissions and brokerage .....	1,233,802.83
Salaries and fees of officers and employees.....	604,711.35
Rents .....	62,587.74
Repairs and expenses on real estate .....	51,477.33
Taxes on real estate .....	19,125.54
All other taxes, licenses and insurance department fees.....	156,323.86
Loss on sale or maturity of ledger assets.....	90,233.47
All other disbursements .....	452,950.21
<hr/>	
Total disbursements .....	\$6,428,216.38
<hr/>	
Balance .....	\$16,661,702.11

## ASSETS.

Book value of real estate, unincumbered.....	\$1,837,389.65
Mortgage loans on real estate, first liens.....	167,000.00
Book value of stocks and bonds.....	12,600,904.65
Cash in company's office.....	50,563.93
Cash in banks .....	654,540.71
Agents' balances .....	1,321,581.17
Other ledger assets .....	29,722.00
<hr/>	
Total ledger assets, as per balance.....	\$16,661,702.11

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,660.00	
Interest due and accrued on stocks and bonds....	51,974.00	
Interest due and accrued on other assets.....	2,715.99	
		<hr/>
		\$57,349.99
Market value of stocks and bonds over book value.....	44,518.97	
		<hr/>
Gross assets .....	\$16,763,571.07	

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$33,636.92	
Depreciation of ledger assets .....	537,982.62	
Furniture, fixtures and safes .....	29,722.00	
		<hr/>
Total items not admitted .....	601,341.54	
		<hr/>
Total admitted assets .....	\$16,162,229.53	

## LIABILITIES.

Net amount of unpaid losses.....	\$708,898.48	
Unearned premiums on outstanding risks.....	6,995,322.28	
State, county and municipal taxes due or accrued.....	125,000.00	
Due and accrued for salaries, rent and incidental expenses....	24,370.25	
Commissions and brokerage .....	39,978.54	
Return premiums .....	3,317.15	
Reinsurance .....	325,131.62	
		<hr/>
Gross liabilities, except capital .....	\$8,222,018.32	
Paid-up capital .....	\$1,500,000.00	
Surplus beyond all liabilities .....	6,440,211.21	
		<hr/>
Surplus as regards policy-holders.....	7,940,211.21	
		<hr/>
Total liabilities .....	\$16,162,229.53	

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,606,530,059	\$15,262,295.59
Written or renewed during the year.....	1,134,324,005	11,131,783.99
Total .....	\$2,740,854,064	\$26,394,079.58
Deduct risks expired or terminated .....	1,058,504,333	10,512,847.59
In force at the end of the year.....	\$1,682,349,731	\$15,881,231.99
Deduct amount reinsured .....	352,267,368	2,441,773.13
Net amount in force December 31, 1909..	\$1,330,082,363	\$13,439,458.86

## MISCELLANEOUS.

Premiums received from organization to date.....	\$107,285,966.01
Losses paid from organization to date.....	57,764,709.73
Cash dividends declared since commencing business.....	8,415,000.00
Fire losses incurred during the year.....	3,405,858.29
Company's stock owned by the directors, at par value.....	231,100.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,568,615.00
Premiums received .....	20,407.19
Losses paid .....	17,737.42
Losses incurred .....	18,421.42

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GERMANIA FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated February, 1859. Commenced business March, 1859.

HUGO SCHUMANN, *President.*

GUSTAV KEHR, *Secretary.*

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CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year....	\$5,988,379.11

## INCOME.

Net fire premiums .....	\$2,907,416.22
Interest on mortgages.....	\$16,514.64
Interest and dividends on stocks and bonds....	172,878.07
Interest and dividends from all other sources..	12,750.92
Rents from company's property.....	24,671.65
<hr/>	
Total interest and rents .....	226,815.28
Profit on sale or maturity of ledger assets.....	18,568.69
Income from all other sources .....	136.15
<hr/>	
Total income .....	\$3,152,936.34

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,193,928.15
Dividends paid stockholders .....	150,000.00
Commissions and brokerage .....	637,698.90
Salaries and fees of officers and employees.....	356,468.92
Rents .....	7,445.73
Repairs and expenses on real estate.....	14,547.90
Taxes on real estate .....	10,571.65
All other taxes, licenses and insurance department fees.....	78,479.53
Loss on sale or maturity of ledger assets.....	74,738.89
Decrease in book value of ledger assets.....	250.00
All other disbursements .....	191,769.63
<hr/>	
Total disbursements .....	\$2,715,899.30
<hr/>	
Balance .....	\$6,425,416.15

## ASSETS.

Book value of real estate, unincumbered.....	\$750,000.00
Mortgage loans on real estate, first liens.....	370,500.00
Book value of stocks and bonds.....	4,226,120.11
Cash in company's office .....	13,057.09
Cash in banks .....	575,346.83
Agents' balances .....	490,392.12
<hr/>	
Total ledger assets, as per balance.....	\$6,425,416.15

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,287.75	
Interest due and accrued on stocks and bonds....	20,760.70	
Rents due and accrued on company's property..	166.66	
		<hr/>
		\$28,215.11
Market value of stocks and bonds over book value.....		121,194.64
		<hr/>
Gross assets .....		\$6,574,825.90

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	12,496.76
	<hr/>
Total admitted assets .....	\$6,562,329.14

## LIABILITIES.

Net amount of unpaid losses.....	\$220,751.72
Unearned premiums on outstanding risks .....	3,266,289.20
State, county and municipal taxes due or accrued.....	36,000.00
Due and accrued for salaries, rent and incidental expenses....	140.98
Commissions and brokerage .....	6,243.07
Reinsurance .....	24,485.15
	<hr/>
Gross liabilities, except capital .....	\$3,553,910.12
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	2,008,419.02
	<hr/>
Surplus as regards policy-holders.....	3,008,419.02
	<hr/>
Total liabilities .....	\$6,562,329.14

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$682,273,793	\$6,579,678.51
Written or renewed during the year.....	371,030,926	3,776,514.60
	<hr/>	<hr/>
Total .....	\$1,053,304,719	\$10,356,193.11
Deduct risks expired or terminated.....	350,775,257	3,561,916.38
	<hr/>	<hr/>
In force at the end of the year.....	\$702,529,462	\$6,794,276.73
Deduct amount reinsured .....	56,200,425	436,151.12
	<hr/>	<hr/>
Net amount in force December 31, 1909.	\$646,329,037	\$6,358,125.61

## MISCELLANEOUS.

Premiums received from organization to date.....	\$57,238,985.66
Losses paid from organization to date.....	29,730,135.98
Cash dividends declared since commencing business.....	4,751,000.00
Fire losses incurred during the year.....	1,237,258.94
Company's stock owned by the directors, at par value.....	157,550.00
Amount loaned to directors.....	30,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$513,776.00
Premiums received .....	6,985.10
Losses paid .....	836.60
Losses incurred .....	2,537.18

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GLENS FALLS INSURANCE COMPANY.

## GLENS FALLS, N. Y.

Incorporated, 1849. Commenced business, 1850.

J. L. CUNNINGHAM, *President.*E. W. WEST, *Secretary.*


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CAPITAL STOCK.

Capital paid up in cash.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$4,709,890.49

## INCOME.

Net fire premiums .....	\$1,971,850.26
Interest on mortgages .....	\$74,258.50
Interest on collaterals .....	131.25
Interest and dividends on stocks and bonds.....	143,611.58
Interest and dividends from all other sources....	12,598.83
Rents from company's property.....	5,015.40
<hr/>	
Total interest and rents .....	235,615.56
Profit on sale or maturity of ledger assets.....	53,821.45
Income from all other sources.....	180.25
<hr/>	
Total income .....	\$2,261,467.52

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$861,341.89
Dividends paid stockholders .....	230,000.00
Commissions and brokerage .....	417,052.32
Salaries and fees of officers and employees.....	194,488.89
Rents .....	12,000.00
Repairs and expenses on real estate.....	1,077.64
Taxes on real estate .....	1,765.40
All other taxes, licenses and insurance department fees.....	43,613.08
Loss on sale or maturity of ledger assets.....	17,942.50
Decrease in book value of ledger assets.....	12,967.83
All other disbursements .....	121,514.02
<hr/>	
Total disbursements .....	\$1,913,763.57
<hr/>	
Balance .....	\$5,057,594.44

## ASSETS.

Book value of real estate, unincumbered.....	\$36,482.01
Mortgage loans on real estate, first liens.....	1,574,525.00
Book value of stocks and bonds.....	2,488,111.07
Cash in company's offices .....	537.37
Cash in banks .....	719,069.78
Agents' balances .....	238,869.21
<hr/>	
Total ledger assets, as per balance.....	\$5,057,594.44

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,235.94
Interest due and accrued on stocks and bonds....	18,769.16
Interest due and accrued on other assets.....	1,297.49
Rents due and accrued on company's property..	150.00
<hr/>	
	27,452.59
Market value of stocks and bonds over book value.....	21,558.93
<hr/>	
Gross assets .....	\$5,106,605.96

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	9,190.21
<hr/>	
Total admitted assets .....	\$5,097,415.75



## LIABILITIES.

Net amount of unpaid losses.....	\$120,211.31
Unearned premiums on outstanding risks.....	2,114,778.65
State, county and municipal taxes due or accrued.....	27,500.00
Commissions and brokerage .....	20,000.00
Reserve for dividend .....	180,000.00

Gross liabilities, except capital.....	\$2,462,489.96
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities .....	2,434,925.79

Surplus as regards policy-holders.....	2,634,925.79
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Total liabilities .....	\$5,097,415.75
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$344,309,055	\$3,790,741.82
Written or renewed during the year.....	219,068,164	2,499,862.35

Total .....	\$563,377,219	\$6,290,604.17
Deduct risks expired or terminated.....	163,902,219	2,000,070.55

In force at the end of the year.....	\$399,475,000	\$4,290,533.62
Deduct amount reinsured .....	26,935,797	257,264.36

Net amount in force December 31, 1909....	\$372,539,203	\$4,033,269.26
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## MISCELLANEOUS.

Premiums received from organization to date.....	\$35,318,186.00
Losses paid from organization to date.....	17,462,253.00
Cash dividends declared since commencing business.....	2,020,000.00
Fire losses incurred during the year.....	877,190.19
Company's stock owned by the directors, at par value.....	52,470.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$230,785.00
Premiums received .....	3,212.13
Losses paid .....	685.72
Losses incurred .....	2,230.47

# HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1852. Commenced business April, 1852.

R. EMORY WARFIELD, *President*.

JOSEPH MCCORD, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash..... \$1,000,000.00

Amount of ledger assets December 31, of previous year..... \$4,024,713.75

## INCOME.

Net fire premiums .....	\$2,361,529.02
Interest on mortgages .....	\$175.00
Interest and dividends on stocks and bonds.....	118,337.93
Interest and dividends from all other sources....	2,628.14
Rents from company's property.....	76,143.58

Total interest and rents .....	197,284.65
Profit on sale or maturity of ledger assets.....	36,107.17
Income from all other sources.....	998.44

Total income ..... \$2,595,919.28

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,114,792.14
Dividends paid stockholders .....	100,000.00
Commissions and brokerage .....	475,318.71
Salaries and fees of officers and employees.....	207,037.47
Rents .....	23,104.01
Repairs and expenses on real estate.....	13,697.82
Taxes on real estate .....	23,841.65
All other taxes, licenses and insurance department fees.....	65,466.74
Loss on sale or maturity of ledger assets.....	701.75
All other disbursements .....	223,053.08

Total disbursements ..... \$2,247,013.37

Balance ..... \$4,373,619.66

## ASSETS.

Book value of real estate, unincumbered.....	\$906,581.06
Mortgage loans on real estate, first liens.....	3,500.00
Book value of stocks and bonds.....	2,962,022.79
Cash in company's office .....	2,990.52
Cash in banks .....	125,492.14
Agents' balances .....	373,033.15
<hr/>	
Total ledger assets, as per balance.....	\$4,373,619.66

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$14.58
Interest due and accrued on stocks and bonds..	28,490.88
Rents due and accrued on company's property..	58.34
<hr/>	
	28,563.80
Market value of real estate over book value.....	222,891.94
Market value of stocks and bonds over book value.....	138,429.21
Due for reinsurance on losses paid.....	7,822.29
<hr/>	
Gross assets .....	\$4,771,326.90

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	6,207.33
<hr/>	
Total admitted assets .....	\$4,765,119.57

## LIABILITIES.

Net amount of unpaid losses.....	\$233,423.56
Unearned premiums on outstanding risks.....	2,123,603.72
State, county and municipal taxes due or accrued.....	45,000.00
Due and accrued for salaries, rent and incidental expenses....	6,838.18
Commissions and brokerage .....	8,842.84
Return premiums .....	5,703.55
Reinsurance .....	22,731.41
All other liabilities .....	2,402.41
<hr/>	
Gross liabilities, except capital .....	\$2,448,545.67
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities .....	1,316,573.90
<hr/>	
Surplus as regards policy-holders.....	2,316,573.90
<hr/>	
Total liabilities .....	\$4,765,119.57

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$427,705,481.84	\$4,395,268.31
Written or renewed during the year.....	303,368,968.65	3,219,616.22
Total .....	\$731,074,450.49	\$7,614,884.53
Deduct risks expired or terminated.....	275,757,066.99	2,944,333.43
In force at the end of the year.....	\$455,317,383.50	\$4,670,551.10
Deduct amount reinsured .....	58,708,716.30	576,226.88
Net amount in force December 31, 1909.	\$396,608,667.20	\$4,094,324.22

## MISCELLANEOUS.

Premiums received from organization to date.....	\$58,040,701.73
Losses paid from organization to date.....	34,052,813.90
Cash dividends declared since commencing business.....	4,699,500.00
Stock dividends declared since commencing business.....	100,000.00
Fire losses incurred during the year.....	1,164,518.72
Company's stock owned by the directors, at par value.....	327,800.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$725,228.85
Premiums received .....	8,987.25
Losses paid .....	3,281.39
Losses incurred .....	3,408.80

## HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810. Commenced business August, 1810.

CHARLES E. CHASE, *President*.THOMAS TURNBULL, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets December 31, of previous year .....	\$19,661,199.85

## INCOME.

Net fire premiums, \$14,787,080.44; marine, \$201,929.56. . . . .	\$14,989,010.00
Interest on mortgages . . . . .	\$21,322.75
Interest on collaterals . . . . .	672.50
Interest and dividends on stocks and bonds. . . . .	701,549.61
Interest and dividends from all other sources. . . . .	15,007.64
Rents from company's property. . . . .	58,260.45
<hr/>	
Total interest and rents . . . . .	796,812.95
Profit on sale or maturity of ledger assets. . . . .	3,225.00
Income from all other sources . . . . .	441,941.93
<hr/>	
Total income . . . . .	\$16,230,989.88

## DISBURSEMENTS.

Net amount paid for fire losses, \$7,529,181.86; marine, \$19,094.87 . . . . .	\$7,548,276.73
Dividends paid stockholders . . . . .	650,000.00
Commissions and brokerage . . . . .	2,730,037.97
Salaries and fees of officers and employees. . . . .	1,277,561.56
Rents . . . . .	96,321.10
Repairs and expenses on real estate. . . . .	20,019.64
Taxes on real estate . . . . .	12,638.22
All other taxes, licenses and insurance department fees. . . . .	417,931.59
Loss on sale or maturity of ledger assets. . . . .	29,096.46
Decrease in book value of ledger assets. . . . .	121,455.25
All other disbursements . . . . .	892,821.05
<hr/>	
Total disbursements . . . . .	\$13,796,159.57
<hr/>	
Balance . . . . .	\$22,096,030.16

## ASSETS.

Book value of real estate, unincumbered. . . . .	\$891,503.89
Mortgage loans on real estate, first liens. . . . .	395,166.67
Loans on collateral securities . . . . .	13,000.00
Book value of stocks and bonds. . . . .	16,938,917.61
Cash in company's office . . . . .	3,909.40
Cash in banks . . . . .	1,157,121.09
Agents' balances . . . . .	2,696,411.50
<hr/>	
Total ledger assets, as per balance. . . . .	\$22,096,030.16

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,636.30	
Interest due and accrued on stocks and bonds....	203,738.35	
Interest due and accrued on collateral loans....	320.47	
Rents due and accrued on company's property..	1,386.77	
	<hr/>	\$209,081.89
Market value of real estate over book value.....		5,996.11
Market value of stocks and bonds over book value.....		775,555.45
		<hr/>
Gross assets .....		\$23,086,663.61

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	50,963.00
	<hr/>
Total admitted assets .....	\$23,035,700.61

## LIABILITIES.

Net amount of unpaid losses.....	\$1,379,817.62
Unearned premiums on outstanding risks.....	12,742,135.49
State, county and municipal taxes due or accrued.....	200,000.00
	<hr/>
Gross liabilities, except capital.....	\$14,321,953.11
Paid-up capital .....	\$2,000,000.00
Surplus beyond all liabilities.....	6,713,747.50
	<hr/>
Surplus as regards policy-holders.....	8,713,747.50
	<hr/>
Total liabilities .....	\$23,035,700.61

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,993,303,956	\$24,088,325.72
Written or renewed during the year.....	1,557,224,858	18,562,694.42
	<hr/>	<hr/>
Total .....	\$3,550,528,814	\$42,651,020.14
Deduct risks expired or terminated.....	1,409,387,933	17,497,909.05
	<hr/>	<hr/>
In force at the end of the year.....	\$2,141,140,881	\$25,153,111.09
Deduct amount reinsured .....	78,154,473	570,471.69
	<hr/>	<hr/>
Net amount in force December 31, 1909..	\$2,062,986,408	\$24,582,639.40

	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....		
Written or renewed during the year.....	\$10,741,110	\$232,204.88
Total .....	\$10,741,110	\$232,204.88
Deduct risks expired or terminated.....	3,101,055	45,234.64
In force at the end of the year.....	\$7,640,055	\$186,970.24
Deduct amount reinsured .....		
Net amount in force .....	\$7,640,055	\$186,970.24

## MISCELLANEOUS.

Premiums received from organization to date.....	\$226,781,481.58
Losses paid from organization to date.....	132,992,588.44
Cash dividends declared since commencing business.....	14,420,329.00
Stock dividends declared since commencing business.....	950,000.00
Fire losses incurred during the year.....	7,643,420.52
Marine and inland losses incurred during the year.....	26,493.19
Company's stock owned by the directors, at par value.....	221,400.00
Amount loaned to stockholders not officers.....	13,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$6,193,874.00
Premiums received .....	68,302.11
Losses paid .....	37,122.12
Losses incurred .....	38,928.86
Inland risks written .....	5,400.00
Premiums received .....	121.70
Losses paid .....	
Losses incurred .....	



## HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853. Commenced business April 13, 1853.

ELBRIDGE G. SNOW, *President*.

A. M. BURTIS,

CHARLES L. TYNER,

} *Secretaries*.

## CAPITAL STOCK.

Capital paid up in cash..... \$3,000,000.00

Amount of ledger assets December 31, of previous year.....\$23,804,122.72

## INCOME.

Net fire premiums, \$10,863,938.31; marine, \$499,592.96.. \$11,363,531.27

Interest on mortgages ..... \$4,784.04

Interest and dividends on stocks and bonds..... 872,222.52

Interest and dividends from all other sources.. 21,413.11

Rents from company's property..... 154,582.08

Total interest and rents ..... 1,053,001.75

Profit on sale or maturity of ledger assets..... 365,569.91

Income from all other sources..... 3,202.16

Total income .....\$12,785,305.09

## DISBURSEMENTS.

Net amount paid for fire losses, \$5,149,271.77; marine,

\$172,370.91 ..... \$5,321,642.68

Dividends paid stockholders ..... 750,000.00

Commissions and brokerage ..... 2,082,872.69

Salaries and fees of officers and employees..... 734,980.41

Rents ..... 120,360.22

Repairs and expenses on real estate..... 45,026.29

Taxes on real estate ..... 27,718.06

All other taxes, licenses and insurance department fees..... 273,882.39

Loss on sale or maturity of ledger assets..... 19,616.50

Decrease in book value of ledger assets.....	\$130,361.56
All other disbursements .....	750,737.91
	<hr/>
Total disbursements .....	\$10,257,198.71
	<hr/>
Balance .....	\$26,332,229.10

## ASSETS.

Book value of real estate, unincumbered.....	\$1,543,892.06
Mortgage loans on real estate, first liens.....	69,800.00
Book value of stocks and bonds.....	21,847,554.99
Cash in banks .....	1,552,444.43
Agents' balances .....	966,342.65
Bills receivable .....	36,817.61
Other ledger assets .....	315,377.36
	<hr/>
Total ledger assets, as per balance.....	\$26,332,229.10

## NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	1,029,533.34
	<hr/>
Gross assets .....	\$27,361,762.44

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1. 1909..	\$53,975.16
Bills receivable past due .....	115.00
	<hr/>
Total items not admitted .....	54,090.16
	<hr/>
Total admitted assets .....	\$27,307,672.28

## LIABILITIES.

Net amount of unpaid losses.....	\$958,639.76
Unearned premiums on outstanding risks.....	10,244,415.00
State, county and municipal taxes due or accrued.....	100,000.00
Commissions and brokerage .....	64,492.85
Reinsurance .....	557,287.71
Contingent reserve .....	1,200,000.00
	<hr/>
Gross liabilities, except capital.....	\$13,124,835.32

Paid-up capital .....	\$3,000,000.00
Surplus beyond all liabilities .....	11,182,836.96
Surplus as regards policy-holders.....	<u>\$14,182,836.96</u>
Total liabilities .....	<u>\$27,307,672.28</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,990,201,785	\$19,911,640.00
Written or renewed during the year.....	1,621,107,580	15,632,121.75
Total .....	<u>\$3,611,309,365</u>	<u>\$35,543,761.75</u>
Deduct risks expired or terminated.....	<u>1,448,755,633</u>	<u>14,423,682.75</u>
In force at the end of the year.....	\$2,162,553,732	\$21,120,079.00
Deduct amount reinsured .....	293,275,035	1,754,971.00
Net amount in force December 31, 1909..	<u>\$1,869,278,697</u>	<u>\$19,365,108.00</u>
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$15,930,476	\$398,980.00
Written or renewed during the year.....	61,318,543	808,496.77
Total .....	<u>\$77,249,019</u>	<u>\$1,207,476.77</u>
Deduct risks expired or terminated.....	<u>52,413,772</u>	<u>563,735.77</u>
In force at the end of the year.....	\$24,835,247	\$643,741.00
Deduct amount reinsured .....	5,862,346	105,956.00
Net amount in force .....	<u>\$18,972,901</u>	<u>\$537,785.00</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$214,150,935.20
Losses paid from organization to date.....	121,134,695.12
Cash dividends declared since commencing business.....	16,015,000.00
Stock dividends declared since commencing business.....	1,000,000.00
Fire losses incurred during the year.....	5,408,906.30
Marine and inland losses incurred during the year.....	225,904.96
Company's stock owned by the directors, at par value.....	109,700.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$8,221,371.00
Premiums received .....	68,777.04
Losses paid .....	116,565.73
Losses incurred .....	114,063.95

## INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced business, 1792.

EUGENE L. ELLISON, *President*.T. HOWARD WRIGHT, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash .....	\$3,000,000.00
Amount of ledger assets December 31, of previous year.....	\$11,845,501.95

## INCOME.

Net fire premiums, \$5,950,475.33; marine, \$2,648,526.71.....	\$8,599,002.04
Deposit premiums received on perpetual risks.....	13,453.47
Interest on mortgages .....	\$21,044.87
Interest and dividends on stocks and bonds.....	406,502.54
Interest and dividends from all other sources..	16,150.09
Rents from company's property.....	20,449.57
Total interest and rents .....	464,147.07
Profit on sale or maturity of ledger assets.....	64,025.00
Income from all other sources.....	5,534.01
Total income .....	\$9,146,161.59

## DISBURSEMENTS.

Net amount paid for fire losses, \$3,040,492.15; marine, \$1,357,339.57 .....	\$4,397,831.72
Deposit premiums returned on perpetual risks.....	17,503.86
Dividends paid stockholders .....	360,000.00

Commissions and brokerage .....	\$1,939,942.70
Salaries and fees of officers and employees.....	583,129.79
Rents .....	36,411.98
Repairs and expenses on real estate.....	5,377.85
Taxes on real estate .....	4,594.11
All other taxes, licenses and insurance department fees.....	189,783.63
Loss on sale or maturity of ledger assets.....	1,000.00
Decrease in book value of ledger assets.....	2,062.50
All other disbursements .....	320,466.26
<hr/>	
Total disbursements .....	\$7,858,104.42
<hr/>	
Balance .....	\$13,133,559.12

## ASSETS.

Book value of real estate, unincumbered.....	\$364,410.00
Mortgage loans on real estate, first liens.....	373,803.48
Book value of stocks and bonds.....	9,843,758.45
Cash in company's office .....	6,238.93
Cash in banks .....	1,128,396.95
Agents' balances .....	1,391,721.52
Bills receivable .....	25,229.79
<hr/>	
Total ledger assets, as per balance.....	\$13,133,559.12

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,030.82
Interest due and accrued on stocks and bonds...	57,873.52
<hr/>	
	60,904.34
Market value of stocks and bonds over book value.....	141,908.35
Due for reinsurance on losses paid.....	49,129.75
<hr/>	
Gross assets .....	\$13,385,501.56

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$11,883.54
Bills receivable past due .....	287.50
<hr/>	
Total items not admitted.....	12,171.04
<hr/>	
Total admitted assets .....	\$13,373,330.52

## LIABILITIES.

Net amount of unpaid losses.....	\$877,250.00
Unearned premiums on outstanding risks .....	6,057,476.86
Reclaimable on perpetual fire policies .....	756,385.61
Commissions and brokerage .....	80,000.00
Reinsurance .....	24,982.45
	<hr/>
Gross liabilities, except capital.....	\$7,796,094.92
Paid-up capital .....	\$3,000,000.00
Surplus beyond all liabilities .....	2,577,235.60
	<hr/>
Surplus as regards policy-holders.....	5,577,235.60
	<hr/>
Total liabilities .....	\$13,373,330.52

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$887,376,685	\$10,775,570.96
Written or renewed during the year.....	612,791,665	7,543,727.32
	<hr/>	<hr/>
Total .....	\$1,500,168,350	\$18,319,298.28
Deduct risks expired or terminated.....	563,820,934	7,137,636.88
	<hr/>	<hr/>
In force at the end of the year.....	\$936,347,416	\$11,181,661.40
Deduct amount reinsured .....	68,336,691	754,443.68
	<hr/>	<hr/>
Net amount in force December 31, 1909..	\$868,010,725	\$10,427,217.72
	<hr/>	<hr/>
Perpetual risks in force .....	\$32,405,693.04	\$834,079.62
	<hr/>	<hr/>
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$62,193,827	\$1,205,123.57
Written or renewed during the year.....	620,173,718	3,717,717.05
	<hr/>	<hr/>
Total .....	\$682,367,545	\$4,922,840.62
Deduct risks expired or terminated.....	621,962,084	3,329,546.89
	<hr/>	<hr/>
In force at the end of the year.....	\$60,405,461	\$1,593,293.73
Deduct amount reinsured .....	5,844,640	160,635.73
	<hr/>	<hr/>
Net amount in force .....	\$54,560,821	\$1,432,658.00
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$215,288,828.77
Losses paid from organization to date.....	144,730,841.31
Cash dividends declared since commencing business.....	18,498,875.28
Stock dividends declared since commencing business.....	200,000.00
Fire losses incurred during the year.....	3,062,766.57
Marine and inland losses incurred during the year.....	1,497,006.16
Company's stock owned by the directors, at par value.....	85,300.00
Amount loaned to officers and directors.....	12,695.00
Amount loaned to stockholders not officers.....	5,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$3,951,645.00
Premiums received .....	70,661.98
Losses paid .....	30,939.35
Losses incurred .....	28,361.08
Marine and inland risks written.....	161,150.00
Premiums received .....	4,630.77
Losses paid .....	5,149.10
Losses incurred .....	5,149.10

## INTERNATIONAL INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March 6, 1909. Commenced business July, 1909.

SUMNER BALLARD, *President.*

FRITZ KORTENBEUTEL, *Secretary.*

## CAPITAL STOCK.

Capital paid up in cash..... \$200,000.00



## INCOME.

Net fire premiums .....	\$1,921,890.18
Interest and dividends on stocks and bonds.....	\$8,485.73
Interest and dividends from all other sources....	1,865.07
	<hr/>
Total interest .....	10,350.80
Surplus paid in by stockholders.....	50,000.00
Voluntary contributions to surplus.....	335,000.00
	<hr/>
Total income .....	\$2,317,240.98
Capital paid in by stockholders .....	200,000.00
	<hr/>
Total .....	\$2,517,240.98

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$263,159.32
Commissions and brokerage .....	554,036.81
All other taxes, licenses and insurance department fees.....	1,907.12
All other disbursements .....	2,203.05
	<hr/>
Total disbursements .....	\$821,306.30
	<hr/>
Balance .....	\$1,695,934.68

## ASSETS.

Book value of stocks and bonds.....	\$1,657,943.78
Cash in banks .....	15,987.46
Agents' balances .....	22,003.44
	<hr/>
Total ledger assets, as per balance.....	\$1,695,934.68

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	16,766.26
	<hr/>
Gross assets .....	\$1,712,700.94

## ITEMS NOT ADMITTED.

Depreciation of ledger assets.....	6,093.78
	<hr/>
Total admitted assets .....	\$1,706,607.16

## LIABILITIES.

Net amount of unpaid losses.....		\$123,348.09
Unearned premiums on outstanding risks.....		1,159,503.08
State, county and municipal taxes due or accrued.....		1,312.04
Commissions and brokerage .....		13,110.78
		<hr/>
Gross liabilities, except capital.....		\$1,297,273.99
Paid-up capital .....	\$200,000.00	
Surplus beyond all liabilities.....	209,333.17	
		<hr/>
Surplus as regards policy-holders .....		409,333.17
		<hr/>
Total liabilities .....		\$1,706,607.16

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....		
Written or renewed during the year.....	\$208,887,698	\$2,021,149.83
		<hr/>
Total .....	\$208,887,698	\$2,021,149.83
Deduct risks expired or terminated.....	20,229,162	181,653.47
		<hr/>
In force at the end of the year.....	\$188,658,536	\$1,839,496.36
Deduct amount reinsured .....		
		<hr/>
Net amount in force December 31, 1909....	\$188,658,536	\$1,839,496.36
		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,921,890.18
Losses paid from organization to date.....	263,159.32
Fire losses incurred during the year.....	386,507.41
Company's stock owned by the directors, at par value.....	6,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$306,838.00
Premiums received .....	3,616.69
Losses paid .....	604.93
Losses incurred .....	950.93

# MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated February 11, 1823. Commenced business May, 1823.

EDW. T. CAMPBELL, *President*.

JAMES SIMPSON, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$392,166.28

## INCOME.

Net fire premiums .....	\$278,395.39
Interest on mortgages .....	\$2,800.24
Interest and dividends on stocks and bonds.....	10,136.70
Interest and dividends from all other sources....	897.36
<hr/>	
Total interest .....	13,834.30
Profit on sale or maturity of ledger assets.....	413.00
Income from all other sources.....	18,133.49
<hr/>	
Total income .....	\$310,776.18

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$133,453.06
Commissions and brokerage .....	64,580.37
Salaries and fees of officers and employees.....	36,596.48
Rents .....	4,767.57
All other taxes, licenses and insurance department fees.....	6,303.74
Loss on sale or maturity of ledger assets .....	125.00
All other disbursements .....	20,222.68
<hr/>	
Total disbursements .....	\$266,048.90
<hr/>	
Balance .....	\$436,893.56

## ASSETS.

Mortgage loans on real estate, first liens.....	\$67,800.00
Book value of stocks and bonds.....	289,526.25
Cash in company's office.....	1,635.41
Cash in banks .....	27,748.18
Agents' balances .....	50,183.72
<hr/>	
Total ledger assets, as per balance .....	\$436,893.56

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$552.80	
Interest due and accrued on stocks and bonds...	3,283.28	
<hr/>		3,836.08
Market value of stocks and bonds over book value.....		10,973.75
Other non-ledger assets .....		1,097.02
<hr/>		
Gross assets .....		\$452,800.41

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	478.98
<hr/>	
Total admitted assets .....	\$452,321.43

## LIABILITIES.

Net amount of unpaid losses .....	\$26,860.08
Unearned premiums on outstanding risks.....	140,219.59
State, county and municipal taxes due or accrued.....	3,749.26
Due and accrued for salaries, rent and incidental expenses....	969.54
<hr/>	
Gross liabilities, except capital .....	\$171,798.47
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities .....	80,522.96
<hr/>	
Surplus as regards policy-holders.....	280,522.96
<hr/>	
Total liabilities .....	\$452,321.43

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$56,220,487	\$703,203.50
Written or renewed during the year.....	35,711,901	505,875.49
Total .....	\$91,932,388	\$1,209,078.99
Deduct risks expired or terminated .....	35,975,554	510,430.17
In force at the end of the year.....	\$55,956,834	\$698,648.82
Deduct amount reinsured .....	37,470,720	429,918.98
Net amount in force December 31, 1909.....	\$18,486,114	\$268,729.84

## MISCELLANEOUS.

Premiums received from organization to date.....	\$14,369,914.00
Losses paid from organization to date.....	9,344,710.00
Cash dividends declared since commencing business.....	2,456,720.00
Stock dividends declared since commencing business.....	100,000.00
Fire losses incurred during the year.....	139,338.78
Company's stock owned by the directors, at par value.....	22,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$224,150.00
Premiums received .....	3,405.16
Losses paid .....	945.59
Losses incurred .....	789.22

## MILWAUKEE MECHANICS INSURANCE COMPANY.

## MILWAUKEE, WIS.

Incorporated February 15, 1852. Commenced business April 1, 1852.

WILLIAM L. JONES, *President*.

OSCAR GRIEBLING, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$2,849,070.75

## INCOME.

Net fire premiums .....	\$1,594,570.19
Interest on mortgages .....	\$63,606.73
Interest on collaterals .....	187.00
Interest and dividends on stocks and bonds.....	62,538.28
Interest and dividends from all other sources..	3,416.84
Rents from company's property .....	3,935.00

Total interest and rents .....	133,683.85
Profit on sale or maturity of ledger assets.....	250.00
Increase in book value of ledger assets .....	9,522.50
Income from all other sources.....	1,845.15

Total income .....	\$1,739,871.69
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## DISBURSEMENTS.

Net amount paid for fire losses.....	\$674,738.34
Dividends paid stockholders .....	80,000.00
Commissions and brokerage .....	412,411.70
Salaries and fees of officers and employees.....	163,408.08
Rents .....	4,950.00
Repairs and expenses on real estate.....	833.78
Taxes on real estate.....	2,534.28
All other taxes, licenses and insurance department fees.....	64,125.58
Decrease in book value of ledger assets.....	12,256.67
All other disbursements .....	30,163.57

Total disbursements .....	\$1,509,548.58
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Balance .....	\$3,079,393.86
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## ASSETS.

Book value of real estate, unincumbered.....	\$55,750.00
Mortgage loans on real estate, first liens.....	1,267,535.00
Loans on collateral securities .....	21,000.00
Book value of stocks and bonds.....	1,522,755.43
Cash in company's office .....	12,034.96
Cash in banks .....	112,329.66
Agents' balances .....	227,098.23
Other ledger assets .....	2,043.17

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\$3,220,546.45

Deduct ledger liabilities .....	141,152.59
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Total ledger assets, as per balance.....	\$3,079,393.86
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$18,675.75	
Interest due and accrued on stocks and bonds....	13,511.04	
Interest due and accrued on collateral loans....	1,042.71	
	<hr/>	\$33,229.50
Gross assets .....		\$3,112,623.36

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	1,342.46
Total admitted assets .....	<hr/> \$3,111,280.90

## LIABILITIES.

Net amount of unpaid losses.....	\$122,105.81
Unearned premiums on outstanding risks.....	1,676,004.72
State, county and municipal taxes due or accrued.....	50,000.00
Contingent reserve .....	50,000.00
	<hr/>
Gross liabilities, except capital .....	\$1,898,110.53
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities .....	713,170.37
	<hr/>
Surplus as regards policy-holders.....	1,213,170.37
	<hr/>
Total liabilities .....	\$3,111,280.90

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$285,742,622	\$3,345,716.98
Written or renewed during the year.....	187,984,130	2,216,112.89
	<hr/>	<hr/>
Total .....	\$473,726,752	\$5,561,829.87
Deduct risks expired or terminated.....	157,581,477	1,947,406.83
	<hr/>	<hr/>
In force at the end of the year.....	\$316,145,275	\$3,614,423.04
Deduct amount reinsured .....	33,478,818	440,349.02
	<hr/>	<hr/>
Net amount in force December 31, 1909....	\$282,666,457	\$3,174,074.02



## MISCELLANEOUS.

Premiums received from organization to date.....	\$28,598,498.00
Losses paid from organization to date.....	14,950,913.00
Cash dividends declared since commencing business.....	1,575,000.00
Fire losses incurred during the year.....	716,967.19
Company's stock owned by the directors, at par value.....	111,330.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$227,200.00
Premiums received .....	2,916.83
Losses paid .....	662.85
Losses incurred .....	1,988.35

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NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 4, 1869. Commenced business December 1, 1871.

JAMES NICHOLS, *President*.B. R. STILLMAN, *Secretary*.

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CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$7,853,330.10

## INCOME.

Net fire premiums .....	\$5,608,325.01
Interest on mortgages .....	\$36,128.46
Interest and dividends on stocks and bonds.....	276,635.39
Interest and dividends from all other sources....	8,824.53
Rents from company's property.....	13,994.30
<hr/>	
Total interest and rents.....	335,582.68
Profit on sale or maturity of ledger assets.....	51,017.22
Income from all other sources.....	8,421.00
<hr/>	
Total income .....	\$6,003,346.01

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,680,915.53
Dividends paid stockholders .....	130,000.00
Commissions and brokerage .....	982,328.70
Salaries and fees of officers and employees.....	648,802.84
Rents .....	12,266.69
Repairs and expenses on real estate.....	5,135.31
Taxes on real estate.....	4,823.30
All other taxes, licenses and insurance department fees.....	149,741.00
Loss on sale or maturity of ledger assets.....	17,186.25
All other disbursements .....	324,684.04
<hr/>	
Total disbursements .....	\$4,955,883.66
<hr/>	
Balance .....	\$8,900,792.45

## ASSETS.

Book value of real estate, unincumbered.....	\$460,538.98
Mortgage loans on real estate, first liens.....	662,668.00
Book value of stocks and bonds.....	6,587,890.20
Cash in company's office .....	1,540.17
Cash in banks .....	404,777.42
Agents' balances .....	783,377.68
<hr/>	
Total ledger assets, as per balance.....	\$8,900,792.45

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$101,148.89
Market value of stocks and bonds over book value.....	349,927.30
<hr/>	
Gross assets .....	\$9,351,868.64

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	23,161.39
<hr/>	
Total admitted assets .....	\$9,328,707.25

## LIABILITIES.

Net amount of unpaid losses.....	\$502,835.96
Unearned premiums on outstanding risks.....	4,685,577.28
Contingent reserve .....	300,000.00

Gross liabilities, except capital.....	\$5,488,413.24
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities .....	2,840,294.01

Surplus as regards policy-holders .....	3,840,294.01
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Total liabilities .....	\$9,328,707.25
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$995,292,359	\$11,057,371.91
Written or renewed during the year.....	751,206,874	8,545,442.17

Total .....	\$1,746,499,233	\$19,602,814.08
Deduct risks expired or terminated.....	715,199,310	8,170,379.31

In force at the end of the year.....	\$1,031,299,923	\$11,432,434.77
Deduct amount reinsured .....	210,269,937	2,286,500.90

Net amount in force December 31, 1909...	\$821,029,986	\$9,145,933.87
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## MISCELLANEOUS.

Premiums received from organization to date.....	\$73,588,523.19
Losses paid from organization to date.....	39,742,791.05
Cash dividends declared since commencing business.....	3,687,000.00
Stock dividends declared since commencing business.....	1,000,000.00
Fire losses incurred during the year.....	2,685,352.30
Company's stock owned by the directors, at par value.....	103,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$2,693,516.00
Premiums received .....	28,821.98
Losses paid .....	15,972.83
Losses incurred .....	16,120.50

## NATIONAL UNION FIRE INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated February 14, 1901. Commenced business March 1, 1901.

E. E. COLE, *President*.B. D. COLE, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$900,000.00
Amount of ledger assets December 31, of previous year.....	\$2,564,479.52
Increase of paid-up capital during year.....	150,000.00

## INCOME.

Net fire premiums .....	\$1,685,999.94
Interest on mortgages .....	\$29,697.27
Interest on collaterals .....	1,612.50
Interest and dividends on stocks and bonds.....	75,407.36
Interest and dividends from all other sources....	9,230.84
Total interest .....	115,947.97
Profit on sale or maturity of ledger assets.....	27,717.50
Premium on increase in cash capital.....	75,000.00
Income from all other sources.....	1,894.99
Total income .....	\$1,906,560.40

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$800,046.46
Dividends paid stockholders .....	66,000.00
Commissions and brokerage .....	338,078.23
Salaries and fees of officers and employees.....	171,813.34
Rents .....	10,793.76
All other taxes, licenses and insurance department fees.....	65,644.18
Loss on sale or maturity of ledger assets.....	513.75
All other disbursements .....	138,371.96
Total disbursements .....	\$1,591,261.68
Balance .....	\$3,029,778.24

## ASSETS.

Mortgage loans on real estate, first liens.....	\$608,972.00
Loans on collateral securities .....	155,000.00
Book value of stocks and bonds .....	1,672,966.88
Cash in company's office.....	26,490.98
Cash in banks .....	223,241.68
Agents' balances .....	323,015.14
Bills receivable .....	20,091.56

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Total ledger assets, as per balance..... \$3,029,778.24

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,893.79	
Interest due and accrued on stocks and bonds....	11,649.21	
Interest due and accrued on collateral loans....	1,698.60	
		<hr/>
		22,241.60
Market value of stocks and bonds over book value.....		28,341.12

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Gross assets ..... \$3,080,360.96

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$7,456.92
Bills receivable past due .....	4,742.54

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Total items not admitted..... 12,199.46

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Total admitted assets ..... \$3,068,161.50

## LIABILITIES.

Net amount of unpaid losses .....	\$129,728.66
Unearned premiums on outstanding risks.....	1,563,195.18
State, county and municipal taxes due or accrued.....	40,000.00

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Gross liabilities, except capital .....	\$1,732,923.84
Paid-up capital .....	\$900,000.00
Surplus beyond all liabilities .....	435,237.66

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Surplus as regards policy-holders ..... 1,335,237.66

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Total liabilities ..... \$3,068,161.50

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$259,793,347	\$3,234,496.99
Written or renewed during the year.....	219,614,996	2,791,033.96
Total .....	\$479,408,343	\$6,025,530.95
Deduct risks expired or terminated.....	180,717,160	2,387,051.81
In force at the end of the year.....	\$298,691,183	\$3,638,479.14
Deduct amount reinsured .....	57,462,891	724,177.96
Net amount in force December 31, 1909....	\$241,228,292	\$2,914,301.18

## MISCELLANEOUS.

Premiums received from organization to date.....	\$9,575,109.18
Losses paid from organization to date.....	5,480,383.75
Cash dividends declared since commencing business.....	156,000.00
Fire losses incurred during the year.....	818,519.02
Company's stock owned by the directors, at par value.....	423,200.00
Amount loaned to stockholders not officers.....	155,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$484,278.00
Premiums received .....	5,455.48
Losses paid .....	641.53
Losses incurred .....	686.53

## NIAGARA FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated July, 1850. Commenced business August, 1850.

HAROLD HERRICK, *President*.

GEORGE W. DEWEY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$750,000.00
Amount of ledger assets December 31, of previous year.....	\$4,921,557.12

## INCOME.

Net fire premiums .....	\$3,184,329.42
Interest on mortgages .....	\$30,568.73
Interest and dividends on stocks and bonds.....	182,313.47
Interest and dividends from all other sources....	15,297.73
	<hr/>
Total interest .....	228,179.93
Profit on sale or maturity of ledger assets.....	66,238.74
Income from all other sources.....	3,152.77
	<hr/>
Total income .....	\$3,481,900.86

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,455,614.30
Dividends paid stockholders .....	150,000.00
Commissions and brokerage .....	625,418.13
Salaries and fees of officers and employees.....	298,776.43
Rents .....	35,519.66
All other taxes, licenses and insurance department fees.....	87,361.11
Loss on sale or maturity of ledger assets.....	1,175.00
Decrease in book value of ledger assets.....	3,097.00
All other disbursements .....	179,274.15
	<hr/>
Total disbursements .....	\$2,836,235.78
	<hr/>
Balance .....	\$5,567,222.20

## ASSETS.

Mortgage loans on real estate, first liens.....	\$672,000.00
Book value of stocks and bonds.....	3,582,745.47
Cash in company's office.....	1,076.99
Cash in banks .....	830,804.52
Agents' balances .....	480,595.22
	<hr/>
Total ledger assets, as per balance.....	\$5,567,222.20

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,403.54
Interest due and accrued on stocks and bonds..	10,140.41
Interest due and accrued on other assets.....	23,922.72
	<hr/>
	42,466.67
Market value of stocks and bonds over book value.....	518,992.03
	<hr/>
Gross assets .....	\$6,128,680.90



## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	\$6,022.06
Total admitted assets .....	\$6,122,658.84

## LIABILITIES.

Net amount of unpaid losses.....	\$261,930.45
Unearned premiums on outstanding risks.....	2,786,419.49
State, county and municipal taxes due or accrued.....	30,000.00
Gross liabilities, except capital.....	\$3,078,349.94
Paid-up capital .....	\$750,000.00
Surplus beyond all liabilities .....	2,294,308.90
Surplus as regards policy-holders .....	3,044,308.90
Total liabilities .....	\$6,122,658.84

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$540,368,706	\$5,652,120.81
Written or renewed during the year.....	389,161,071	4,324,285.63
Total .....	\$929,529,777	\$9,976,406.44
Deduct risks expired or terminated.....	351,907,065	4,040,131.12
In force at the end of the year.....	\$577,622,712	\$5,936,275.32
Deduct amount reinsured .....	66,731,496	548,068.13
Net amount in force December 31, 1909....	\$510,891,216	\$5,388,207.19

## MISCELLANEOUS.

Premiums received from organization to date.....	\$69,138,028.34
Losses paid from organization to date.....	38,928,491.00
Cash dividends declared since commencing business.....	3,579,000.00
Fire losses incurred during the year.....	1,550,565.71
Company's stock owned by the directors, at par value.....	297,150.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,659,567.00
Premiums received .....	23,179.03
Losses paid .....	13,704.59
Losses incurred .....	14,436.53

## OLD COLONY INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 2, 1906. Commenced business June 2, 1906.

RANSOM B. FULLER, *President*.CHARLES D. HODGES, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$400,000.00
Amount of ledger assets December 31, of previous year.....	\$807,323.04

## INCOME.

Net fire premiums, \$445,950.09; marine, \$13,988.23.....	\$459,938.32
Interest on mortgages .....	\$5,830.14
Interest and dividends on stocks and bonds....	25,973.63
Interest and dividends from all other sources....	1,266.23
Total interest .....	33,070.00
Profit on sale or maturity of ledger assets.....	6,791.25
Income from all other sources .....	951.65
Total income .....	\$500,751.22

## DISBURSEMENTS.

Net amount paid for fire losses, \$244,255.05; marine, \$1,578.80 .....	\$245,833.85
Dividends paid stockholders .....	16,000.00
Commissions and brokerage .....	113,287.02
Salaries and fees of officers and employees.....	38,733.82
Rents .....	500.02

Repairs and expenses on real estate.....	\$3.75
Taxes on real estate.....	15.75
All other taxes, licenses and insurance department fees.....	11,165.60
Loss on sale or maturity of ledger assets.....	302.60
All other disbursements .....	19,991.61
<hr/>	
Total disbursements .....	\$445,834.02
<hr/>	
Balance .....	\$862,240.24

## ASSETS.

Book value of real estate, unincumbered.....	\$1,641.14
Mortgage loans on real estate, first liens.....	94,500.00
Book value of stocks and bonds.....	648,898.76
Cash in company's office .....	5,055.58
Cash in banks .....	35,124.39
Agents' balances .....	76,820.37
Other ledger assets .....	200.00
<hr/>	
Total ledger assets, as per balance.....	\$862,240.24

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$532.50
Interest due and accrued on stocks and bonds..	3,075.00
<hr/>	
	3,607.50
Market value of stocks and bonds over book value.....	17,287.49
<hr/>	
Gross assets .....	\$883,135.23

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$581.43
Depreciation of ledger assets.....	741.14
Cash deposited with fire boards.....	200.00
<hr/>	
Total items not admitted.....	1,522.57
<hr/>	
Total admitted assets .....	\$881,612.66

## LIABILITIES.

Net amount of unpaid losses.....		\$51,766.86
Unearned premiums on outstanding risks.....		311,006.54
State, county and municipal taxes due or accrued.....		3,197.81
Commissions and brokerage .....		6,965.68
Reinsurance .....		2,027.41
		<hr/>
Gross liabilities, except capital.....		\$374,964.30
Paid-up capital .....	\$400,000.00	
Surplus beyond all liabilities .....	106,648.36	
		<hr/>
Surplus as regards policy-holders.....		506,648.36
		<hr/>
Total liabilities .....		\$881,612.66

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$55,698,393	\$662,050.46
Written or renewed during the year.....	63,868,679	768,673.11
		<hr/>
Total .....	\$119,567,072	\$1,430,723.57
Deduct risks expired or terminated.....	51,120,945	626,124.29
		<hr/>
In force at the end of the year.....	\$68,446,127	\$804,599.28
Deduct amount reinsured .....	15,948,601	205,497.13
		<hr/>
Net amount in force December 31, 1909....	\$52,497,526	\$599,102.15
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....		
Written or renewed during the year.....	\$1,198,444	\$23,886.32
		<hr/>
Total .....	\$1,198,444	\$23,886.32
Deduct risks expired or terminated.....	639,258	9,031.16
		<hr/>
In force at the end of the year.....	\$559,186	\$14,855.16
Deduct amount reinsured .....	301,505	8,808.00
		<hr/>
Net amount in force.....	\$258,681	\$6,047.16
		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,317,711.18
Losses paid from organization to date.....	576,223.01
Cash dividends declared since commencing business.....	40,000.00
Fire losses incurred during the year.....	257,973.64
Marine and inland losses incurred during the year.....	4,184.50
Company's stock owned by the directors, at par value.....	40,200.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$601,862.00
Premiums received .....	9,801.85
Losses paid .....	3,032.47
Losses incurred .....	4,824.21

## ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 28, 1867. Commenced business January, 1872.

ARCHIBALD G. McILWAINE, JR., *President*. HENRY W. GRAY, JR., *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$2,506,299.41

## INCOME.

Net fire premiums .....	\$1,360,355.55
Interest and dividends on stocks and bonds.....	\$80,485.28
Interest and dividends from all other sources....	6,395.85
Rents from company's property .....	9,000.00
Total interest and rents .....	95,881.13
Increase of surplus by stockholders.....	200,000.00
Total income .....	\$1,656,236.68

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$584,065.79
Commissions and brokerage .....	276,475.97
Salaries and fees of officers and employees.....	113,454.07
Rents .....	7,537.14
Repairs and expenses on real estate.....	4,272.02
Taxes on real estate .....	4,272.00
All other taxes, licenses and insurance department fees.....	38,194.49
Loss on sale or maturity of ledger assets.....	3,613.16
All other disbursements .....	107,594.30
<hr/>	
Total disbursements .....	\$1,139,478.94
<hr/>	
Balance .....	\$3,023,057.15

## ASSETS.

Book value of real estate, unincumbered.....	\$167,686.38
Book value of stocks and bonds.....	2,346,788.96
Cash in company's office .....	5,358.85
Cash in banks .....	255,199.42
Agents' balances .....	247,386.93
Bills receivable .....	264.50
Other ledger assets .....	372.11
<hr/>	
Total ledger assets, as per balance.....	\$3,023,057.15

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$30,417.91	
Interest due and accrued on other assets.....	29.26	
<hr/>		30,447.17
Due for reinsurance on losses paid.....		3,303.88
<hr/>		
Gross assets .....		\$3,056,808.20

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$4,374.36	
Depreciation of ledger assets.....	61,867.71	
Balance due from other companies.....	280.01	
<hr/>		
Total items not admitted.....		66,522.08
<hr/>		
Total admitted assets .....		\$2,990,286.12

## LIABILITIES.

Net amount of unpaid losses.....	\$108,200.95
Unearned premiums on outstanding risks.....	1,261,828.64
State, county and municipal taxes due or accrued.....	19,873.26
Return premiums .....	643.03
Reinsurance .....	24,142.26
Contingent reserve .....	25,000.00
All other liabilities .....	256.90

Gross liabilities, except capital.....	\$1,439,945.04
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities .....	1,050,341.08

Surplus as regards policy-holders.....	1,550,341.08
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Total liabilities .....	\$2,990,286.12
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$238,855,903	\$2,724,738.74
Written or renewed during the year.....	177,712,768	2,043,851.63

Total .....	\$416,568,671	\$4,768,590.37
Deduct risks expired or terminated.....	159,155,239	1,904,710.92

In force at the end of the year.....	\$257,413,432	\$2,863,879.45
Deduct amount reinsured .....	34,822,483	407,222.75

Net amount in force December 31, 1909....	\$222,590,949	\$2,456,656.70
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## MISCELLANEOUS.

Premiums received from organization to date.....	\$32,864,522.00
Losses paid from organization to date.....	20,261,152.00
Cash dividends declared since commencing business.....	1,690,000.00
Stock dividends declared since commencing business.....	100,000.00
Fire losses incurred during the year.....	579,358.97
Company's stock owned by the directors, at par value.....	4,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$660,698.00
Premiums received .....	10,383.28
Losses paid .....	4,056.92
Losses incurred .....	3,732.30



# PELICAN ASSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 7, 1899. Commenced business May 1, 1899.

L. P. BAYARD, *President.*

A. D. IRVING, JR., *Secretary.*

## CAPITAL STOCK.

Capital paid up in cash.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$604,369.24

## INCOME.

Net fire premiums .....	\$315,089.10
Interest and dividends on stocks and bonds.....	\$21,111.38
Interest and dividends from all other sources..	417.02
<hr/>	
Total interest .....	21,528.40
Increase in book value of ledger assets.....	913.25
<hr/>	
Total income .....	\$337,530.75

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$160,554.85
Dividends paid stockholders .....	20,000.00
Commissions and brokerage .....	76,910.59
Salaries and fees of officers and employees.....	14,705.31
Rents .....	2,303.59
All other taxes, licenses and insurance department fees.....	7,606.80
Decrease in book value of ledger assets.....	6,070.42
All other disbursements .....	12,921.59
<hr/>	
Total disbursements .....	\$301,073.15
<hr/>	
Balance .....	\$640,826.84

## ASSETS.

Book value of stocks and bonds.....	\$551,442.25
Cash in banks .....	52,070.25
Agents' balances .....	37,314.34
<hr/>	
Total ledger assets, as per balance.....	\$640,826.84

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	5,617.78
Due for reinsurance on losses paid.....	447.29
<hr/>	
Gross assets .....	\$646,891.91

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	13.58
<hr/>	
Total admitted assets .....	\$646,878.33

## LIABILITIES.

Net amount of unpaid losses.....	\$24,686.00
Unearned premiums on outstanding risks.....	226,575.59
State, county and municipal taxes due or accrued.....	2,500.00
Due and accrued for salaries, rent and incidental expenses....	101.55
Reinsurance .....	3,244.26
<hr/>	
Gross liabilities, except capital.....	\$257,107.40
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities .....	189,770.93
<hr/>	
Surplus as regards policy-holders .....	389,770.93
<hr/>	
Total liabilities .....	\$646,878.33

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$47,086,242	\$491,256.05
Written or renewed during the year.....	40,449,184	439,418.47
<hr/>		<hr/>
Total .....	\$87,535,426	\$930,674.52
Deduct risks expired or terminated .....	37,169,210	420,866.55
<hr/>		<hr/>
In force at the end of the year.....	\$50,366,216	\$509,807.97
Deduct amount reinsured .....	5,491,551	67,096.31
<hr/>		<hr/>
Net amount in force December 31, 1909....	\$44,874,665	\$442,711.66
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$2,754,594.70
Losses paid from organization to date.....	1,949,536.06
Cash dividends declared since commencing business.....	30,000.00
Fire losses incurred during the year.....	156,212.92
Company's stock owned by the directors, at par value.....	6,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$31,875.00
Premiums received .....	409.30
Losses paid .....	1,124.32
Losses incurred .....	670.32

## PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.

R. DALE BENSON, *President*.W. GARDNER CROWELL, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$750,000.00
Amount of ledger assets December 31, of previous year.....	\$6,840,430.44

## INCOME.

Net fire premiums .....	\$3,368,539.95
Deposit premiums received on perpetual risks.....	33,311.73
Interest on mortgages .....	\$12,890.49
Interest on collaterals .....	9,909.34
Interest and dividends on stocks and bonds.....	230,424.40
Interest and dividends from all other sources....	3,570.67
Rents from company's property.....	5,551.25

Total interest and rents .....	262,346.15
Profit on sale or maturity of ledger assets.....	14,455.50
Income from all other sources.....	402.00

Total income .....	\$3,679,055.53
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## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,742,683.43
Deposit premiums returned on perpetual risks.....	28,332.08
Dividends paid stockholders .....	187,500.00
Commissions and brokerage .....	773,649.14
Salaries and fees of officers and employees.....	197,043.78
Rents .....	19,921.52
Repairs and expenses on real estate.....	1,638.01
Taxes on real estate .....	2,772.26
All other taxes, licenses and insurance department fees.....	94,295.81
Loss on sale or maturity of ledger assets.....	2.34
All other disbursements .....	127,359.75
<hr/>	
Total disbursements .....	\$3,175,198.12
<hr/>	
Balance .....	\$7,344,287.85

## ASSETS.

Book value of real estate, unincumbered.....	\$189,377.07
Mortgage loans on real estate, first liens.....	208,500.00
Loans on collateral securities .....	299,626.36
Book value of stocks and bonds .....	5,907,261.58
Cash in company's office .....	1,010.03
Cash in banks .....	143,391.37
Agents' balances .....	595,121.44
<hr/>	
Total ledger assets, as per balance.....	\$7,344,287.85

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,032.35
Interest due and accrued on stocks and bonds..	71,607.21
Interest due and accrued on collateral loans....	1,820.54
<hr/>	
	76,460.10
<hr/>	
Gross assets .....	\$7,420,747.95

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$24,221.84
Depreciation of ledger assets .....	97,107.01
<hr/>	
Total items not admitted .....	121,328.85
<hr/>	
Total admitted assets .....	\$7,299,419.10

## LIABILITIES.

Net amount of unpaid losses.....	\$313,047.97
Unearned premiums on outstanding risks.....	3,086,778.72
State, county and municipal taxes due or accrued.....	30,000.00
Reclaimable on perpetual fire policies.....	919,270.98
<hr/>	
Gross liabilities, except capital.....	\$4,349,097.67
Paid-up capital .....	\$750,000.00
Surplus beyond all liabilities .....	2,200,321.43
<hr/>	
Surplus as regards policy-holders.....	2,950,321.43
<hr/>	
Total liabilities .....	\$7,299,419.10

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$568,160,664	\$6,197,649.76
Written or renewed during the year.....	378,586,223	4,267,581.10
<hr/>		<hr/>
Total .....	\$946,746,887	\$10,465,230.86
Deduct risks expired or terminated.....	344,888,998	3,952,112.48
<hr/>		<hr/>
In force at the end of the year.....	\$601,857,889	\$6,513,118.38
Deduct amount reinsured .....	46,110,627	444,265.18
<hr/>		<hr/>
Net amount in force December 31, 1909..	\$555,747,262	\$6,068,853.20
<hr/>		<hr/>
Perpetual risks in force .....	\$39,806,611	\$1,012,948.51
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$69,320,864.00
Losses paid from organization to date.....	38,672,482.00
Cash dividends declared since commencing business.....	4,301,500.00
Fire losses incurred during the year.....	1,729,312.98
Company's stock owned by the directors, at par value.....	47,600.00
Amount loaned to officers and directors.....	13,500.00
Amount loaned to stockholders not officers.....	5,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$2,118,079.26
Premiums received .....	21,720.99
Losses paid .....	9,306.08
Losses incurred .....	9,310.35

## PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

E. W. T. GRAY, *President*.DAVID RUMSEY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$1,500,000.00
Amount of ledger assets December 31, of previous year.....	\$9,190,122.94

## INCOME.

Net fire premiums .....	\$6,307,988.87
Interest on mortgages .....	\$27,348.33
Interest on collaterals.....	3,410.20
Interest and dividends on stocks and bonds....	497,001.81
Interest and dividends from all other sources..	18,495.45
Rents from company's property.....	7,128.75
Total interest and rents .....	553,384.54
Profit on sale or maturity of ledger assets.....	414,429.27
Borrowed money .....	850,000.00
Total income .....	\$8,125,802.68

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,550,652.56
Dividends paid stockholders.....	300,000.00
Commissions and brokerage .....	1,158,973.78
Salaries and fees of officers and employees.....	724,598.87
Rents .....	61,835.10
Repairs and expenses on real estate.....	3,374.18
Taxes on real estate .....	1,259.89
All other taxes, licenses and insurance department fees.....	165,881.40
Loss on sale or maturity of ledger assets.....	115,556.73
All other disbursements .....	1,835,311.58
Total disbursements .....	\$7,917,444.09
Balance .....	\$9,398,481.53

## ASSETS.

Book value of real estate, unincumbered.....	\$126,954.96
Mortgage loans on real estate, first liens.....	544,500.00
Book value of stocks and bonds.....	6,050,066.56
Cash in company's office .....	5,652.71
Cash in banks .....	1,597,650.60
Agents' balances .....	794,767.75
Bills receivable .....	221,412.64
Other ledger assets .....	57,476.31
<hr/>	
Total ledger assets, as per balance.....	\$9,398,481.53

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,783.34
Interest due and accrued on stocks and bonds..	11,724.17
Rents due and accrued on company's property..	18.00
<hr/>	
	16,525.51
Market value of stocks and bonds over book value.....	688,145.44
Other non-ledger assets .....	85,004.50
<hr/>	
Gross assets .....	\$10,188,159.98

## ITEMS NOT ADMITTED.

Furniture, fixtures, etc. ....	\$2,818.51
Agents' balances on business prior to October 1, 1909..	77,448.02
Bills receivable past due.....	20,530.20
Depreciation of ledger assets .....	74,454.96
Loans on personal security .....	430.12
Overestimated value of securities .....	39,227.68
<hr/>	
Total items not admitted .....	214,909.49
<hr/>	
Total admitted assets .....	\$9,973,247.49

## LIABILITIES.

Net amount of unpaid losses.....	\$547,403.94
Unearned premiums on outstanding risks.....	6,549,446.90
State, county and municipal taxes due or accrued.....	125,000.00
Due and accrued for salaries, rent and incidental expenses..	89,495.98
Return premiums .....	3,704.47
Reinsurance .....	6,799.55
Reserve for contested liabilities .....	640,000.00
<hr/>	
Gross liabilities, except capital.....	\$7,961,850.84



Paid-up capital .....	\$1,500,000.00
Surplus beyond all liabilities .....	511,396.65
	<hr/>
Surplus as regards policy-holders.....	\$2,011,396.65
	<hr/>
Total liabilities .....	\$9,973,247.49

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,099,496,914	\$12,553,440.42
Written or renewed during the year.....	687,505,521	8,088,297.30
	<hr/>	<hr/>
Total .....	\$1,787,002,435	\$20,641,737.72
Deduct risks expired or terminated.....	616,630,678	7,222,465.67
	<hr/>	<hr/>
In force at the end of the year.....	\$1,170,371,757	\$13,419,272.05
Deduct amount reinsured .....	83,366,726	586,480.41
	<hr/>	<hr/>
Net amount in force December 31, 1909..	\$1,087,005,031	\$12,832,791.64
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$178,560,532.64
Losses paid from organization to date.....	90,023,652.42
Cash dividends declared since commencing business.....	5,724,000.00
Fire losses incurred during the year.....	3,658,906.02
Company's stock owned by the directors, at par value.....	233,200.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$2,052,279.00
Premiums received .....	21,868.50
Losses paid .....	15,051.92
Losses incurred .....	13,345.97

## PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.

D. W. C. SKILTON, *President*.JOHN B. KNOX, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash..... \$2,000,000.00

Amount of ledger assets December 31, of previous year..... \$7,761,422.03

## INCOME.

Net fire premiums .....	\$4,889,175.87
Interest on mortgages .....	\$2,260.57
Interest on collaterals .....	1,826.70
Interest and dividends on stocks and bonds.....	358,474.62
Interest and dividends from all other sources....	13,705.61
Rents from company's property.....	12,043.46

Total interest and rents .....	388,310.96
Profit on sale or maturity of ledger assets.....	593.75

Total income .....	\$5,278,080.58
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## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,151,337.54
Dividends paid stockholders and tax.....	309,760.00
Commissions and brokerage .....	948,216.41
Salaries and fees of officers and employees.....	499,432.61
Rents .....	20,321.43
Repairs and expenses on real estate.....	3,905.25
Taxes on real estate .....	1,640.00
All other taxes, licenses and insurance department fees.....	127,169.56
Loss on sale or maturity of ledger assets.....	5,308.75
All other disbursements .....	228,473.87

Total disbursements .....	\$4,295,565.42
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Balance .....	\$8,743,937.19
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## ASSETS.

Book value of real estate, unincumbered.....	\$131,164.64
Mortgage loans on real estate, first liens.....	52,983.33
Loans on collateral securities .....	15,200.00
Book value of stocks and bonds.....	7,047,604.00
Cash in company's office .....	3,793.17
Cash in banks .....	703,840.42
Agents' balances .....	789,351.63

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Total ledger assets, as per balance..... \$8,743,937.19

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,269.52
Interest due and accrued on stocks and bonds....	67,269.76
Interest due and accrued on collateral loans....	371.56
Interest due and accrued on other assets.....	4,200.00
Rents due and accrued on company's property..	1,151.14
	<hr/>
	74,261.98
Market value of real estate over book value.....	9,848.74
Market value of stocks and bonds over book value.....	1,074,099.00
Due for reinsurance on losses paid.....	11,304.90
Net cash value of premiums in course of collection.....	41,530.41

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Gross assets .....

\$9,954,982.22

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	13,557.99
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Total admitted assets .....

\$9,941,424.23

## LIABILITIES.

Net amount of unpaid losses.....	\$499,345.14
Unearned premiums on outstanding risks.....	4,293,241.71
State, county and municipal taxes due or accrued.....	82,000.00

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Gross liabilities, except capital.....	\$4,874,586.85
Paid-up capital .....	\$2,000,000.00
Surplus beyond all liabilities .....	3,066,837.38

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Surplus as regards policy-holders .....

5,066,837.38

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Total liabilities .....

\$9,941,424.23

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$793,512,196	\$8,195,255.62
Written or renewed during the year.....	658,532,929	6,456,021.65
Total .....	\$1,452,045,125	\$14,651,277.27
Deduct risks expired or terminated.....	582,773,700	5,622,793.58
In force at the end of the year.....	\$869,271,425	\$9,028,483.69
Deduct amount reinsured .....	70,804,392	733,120.50
Net amount in force December 31, 1909..	\$798,467,033	\$8,295,363.19

## MISCELLANEOUS.

Premiums received from organization to date.....	\$113,017,309.75
Losses paid from organization to date.....	65,696,377.03
Cash dividends declared since commencing business.....	10,205,000.00
Fire losses incurred during the year.....	2,190,577.55
Company's stock owned by the directors, at par valuee.....	83,200.00
Amount loaned to officers and directors .....	36,900.00
Amount loaned to stockholders not officers.....	10,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$3,415,149.00
Premiums received .....	35,987.48
Losses paid .....	19,055.73
Losses incurred .....	20,691.57

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

## PROVIDENCE, R. I.

Incorporated, 1799. Commenced business, 1799.

J. B. BRANCH, *President*.A. G. BEALS, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$2,442,260.40

## INCOME.

Net fire premiums, \$2,072,269.63; marine, \$566,253.47.....	\$2,638,523.10
Interest and dividends on stocks and bonds....	\$107,312.27
Interest and dividends from all other sources....	1,957.92
<hr/>	
Total interest .....	109,270.19
Profit on sale or maturity of ledger assets.....	55,658.25
<hr/>	
Total income .....	\$2,803,451.54

## DISBURSEMENTS.

Net amount paid for fire losses, \$1,061,225.95; marine, \$317,494.67 .....	\$1,378,720.62
Dividends paid stockholders .....	50,000.00
Commissions and brokerage .....	523,136.16
Salaries and fees of officers and employees.....	205,606.94
Rents .....	9,870.43
All other taxes, licenses and insurance department fees.....	64,254.28
Decrease in book value of ledger assets.....	242,624.91
All other disbursements .....	133,444.27
<hr/>	
Total disbursements .....	\$2,607,657.61
<hr/>	
Balance .....	\$2,638,054.33

## ASSETS.

Book value of stocks and bonds.....	\$2,060,525.00
Cash in company's office .....	756.06
Cash in banks .....	129,444.73
Agents' balances .....	419,359.09
Bills receivable .....	26,883.33
Other ledger assets .....	1,086.12
<hr/>	
Total ledger assets, as per balance.....	\$2,638,054.33

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds..	\$5,808.39
Interest due and accrued on other assets.....	11,965.00
<hr/>	
	17,773.39
Market value of stocks and bonds over book value.....	786,870.00
<hr/>	
Gross assets .....	\$3,442,697.72

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$2,681.33
Bills receivable past due .....	1,470.18
Total items not admitted.....	\$4,151.51
Total admitted assets .....	\$3,438,546.21

## LIABILITIES.

Net amount of unpaid losses.....	\$292,241.96
Unearned premiums on outstanding risks.....	1,924,514.08
State, county and municipal taxes due or accrued.....	50,000.00
Gross liabilities, except capital .....	\$2,266,756.04
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities .....	671,790.17
Surplus as regards policy-holders .....	1,171,790.17
Total liabilities .....	\$3,438,546.21

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$335,993,259	\$3,757,053.76
Written or renewed during the year.....	270,494,096	2,956,478.20
Total .....	\$606,487,355	\$6,713,531.96
Deduct risks expired or terminated.....	237,872,005	2,710,611.68
In force at the end of the year.....	\$368,615,350	\$4,002,920.28
Deduct amount reinsured .....	56,698,364	645,837.96
Net amount in force December 31, 1909..	\$311,916,986	\$3,357,082.32
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$10,881,623	\$307,241.93
Written or renewed during the year.....	151,568,467	841,399.40
Total .....	\$162,450,090	\$1,148,641.33
Deduct risks expired or terminated .....	145,892,231	731,831.14
In force at the end of the year.....	\$16,557,859	\$416,810.19
Deduct amount reinsured .....	1,611,719	85,048.82
Net amount in force.....	\$14,946,140	\$331,761.37

## MISCELLANEOUS.

Premiums received from organization to date.....	\$60,585,592.91
Losses paid from organization to date.....	36,205,727.35
Cash dividends declared since commencing business.....	2,668,063.39
Fire losses incurred during the year.....	1,039,863.18
Marine and inland losses incurred during the year.....	352,973.16
Company's stock owned by the directors, at par value.....	40,150.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,090,023.00
Premiums received .....	12,102.27
Losses paid .....	7,142.06
Losses incurred .....	8,935.60

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 QUEEN INSURANCE COMPANY OF AMERICA.

## NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

EDWARD F. BEDDALL, *President*.NEVETT S. BARTOW, *Secretary*.

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 CAPITAL STOCK.

Capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets December 31, of previous year.....	\$7,697,573.05

## INCOME.

Net fire premiums .....	\$4,493,507.30
Interest on mortgages .....	\$3,362.50
Interest and dividends on stocks and bonds..	276,781.24
Interest and dividends from all other sources..	7,171.36
Total interest .....	287,315.10
Profit on sale or maturity of ledger assets.....	6,656.25
Income from all other sources.....	12.24
Total income .....	\$4,787,495.89



## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,157,449.86
Dividends paid stockholders .....	200,000.00
Commissions and brokerage .....	842,590.17
Salaries and fees of officers and employees.....	447,318.56
Rents .....	34,743.19
All other taxes, licenses and insurance department fees.....	106,412.31
Decrease in book value of ledger assets.....	6,656.25
All other disbursements .....	278,872.94
<hr/>	
Total disbursements .....	\$4,074,043.28
<hr/>	
Balance .....	\$8,411,025.66

## ASSETS.

Mortgage loans on real estate, first liens.....	\$65,000.00
Book value of stocks and bonds.....	7,279,495.54
Cash in company's office .....	2,645.59
Cash in banks .....	380,208.66
Agents' balances .....	683,627.87
Bills receivable .....	48.00
<hr/>	
Total ledger assets, as per balance.....	\$8,411,025.66

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,405.14
Interest due and accrued on stocks and bonds..	64,296.24
Interest due and accrued on other assets.....	654.34
<hr/>	
	66,355.72
Market value of stocks and bonds over book value.....	148,487.85
Due for reinsurance on losses paid.....	3,222.77
<hr/>	
Gross assets .....	\$8,629,097.00

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	6,553.91
<hr/>	
Total admitted assets .....	\$8,622,543.09

## LIABILITIES.

Net amount of unpaid losses.....	\$379,074.04
Unearned premiums on outstanding risks.....	3,787,815.80
State, county and municipal taxes due or accrued.....	76,810.76

Due and accrued for salaries, rent and incidental expenses....	\$29,105.63
Commissions and brokerage .....	12,391.36
Return premiums .....	6,538.02
Reinsurance .....	36,433.25

Gross liabilities, except capital.....	\$4,328,168.86
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities .....	3,294,374.23

Surplus as regards policy-holders .....	4,294,374.23
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Total liabilities .....	\$8,622,543.09
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$626,852,714	\$7,469,752.52
Written or renewed during the year.....	479,139,026	5,805,855.20

Total .....	\$1,105,991,740	\$13,275,607.72
Deduct risks expired or terminated.....	425,521,169	5,367,641.25

In force at the end of the year.....	\$680,470,571	\$7,907,966.47
Deduct amount reinsured .....	55,333,667	619,456.75

Net amount in force December 31, 1909..	\$625,136,904	\$7,288,509.72
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## MISCELLANEOUS.

Premiums received from organization to date.....	\$52,278,572.73
Losses paid from organization to date.....	27,642,039.18
Cash dividends declared since commencing business.....	1,500,000.00
Stock dividends declared since commencing business.....	500,000.00
Fire and tornado losses incurred during the year.....	2,172,813.76
Company's stock owned by the directors, at par value.....	6,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,039,464.00
Premiums received .....	15,621.41
Losses paid .....	7,033.94
Losses incurred .....	9,810.04

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

Incorporated May, 1865. Commenced business May, 1865.

C. H. BIGELOW, *President*.A. W. PERRY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash..... \$500,000.00

Amount of ledger assets December 31, of previous year..... \$5,427,302.50

## INCOME.

Net fire premiums, \$4,028,806.23; marine, \$697,836.54..... \$4,726,642.77

Interest on mortgages ..... \$32,350.53

Interest and dividends on stocks and bonds.... 177,582.74

Interest and dividends from all other sources.... 11,371.08

Rents from company's property..... 27,054.13

Total interest and rents..... 248,358.98

Profit on sale or maturity of ledger assets..... 4,232.00

Income from all other sources..... 660.60

Total income ..... \$4,979,894.35

## DISBURSEMENTS.

Net amount paid for fire losses, \$1,913,861.83; marine,  
\$487,444.16 ..... \$2,401,305.99

Dividends paid stockholders ..... 50,000.00

Commissions and brokerage ..... 1,096,550.62

Salaries and fees of officers and employees..... 231,658.10

Rents ..... 12,230.00

Repairs and expenses on real estate..... 6,594.23

Taxes on real estate ..... 3,224.51

All other taxes, licenses and insurance department fees..... 121,235.00

Loss on sale or maturity of ledger assets..... 45.00

All other disbursements ..... 184,905.14

Total disbursements ..... \$4,107,748.59

Balance ..... \$6,299,448.26

## ASSETS.

Book value of real estate, unincumbered.....	\$289,300.03
Mortgage loans on real estate, first liens.....	572,610.00
Book value of stocks and bonds.....	4,517,820.96
Cash in company's office .....	9,945.34
Cash in banks .....	336,036.85
Agents' balances .....	449,641.55
Bills receivable .....	19,721.26
Other ledger assets .....	4,372.27

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Total ledger assets, as per balance..... \$6,299,448.26

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,133.18
Interest due and accrued on stocks and bonds....	31,437.88
	<hr/>
	36,571.06

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Gross assets .....

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\$6,336,019.32

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$8,146.64
Bills receivable past due .....	5,203.03
Depreciation of ledger assets .....	34,803.35
Reinsurance due on losses paid.....	1,408.54

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Total items not admitted .....

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49,561.56

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Total admitted assets .....

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\$6,286,457.76

## LIABILITIES.

Net amount of unpaid losses.....	\$304,100.14
Unearned premiums on outstanding risks.....	3,772,123.84
State, county and municipal taxes due or accrued.....	65,000.00
Commissions and brokerage .....	3,609.33

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Gross liabilities, except capital..... \$4,144,833.34

Paid-up capital .....

\$500,000.00

Surplus beyond all liabilities .....

1,641,624.42

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Surplus as regards policy-holders .....

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2,141,624.42

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Total liabilities .....

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\$6,286,457.76

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$489,839,040	\$6,580,404.40
Written or renewed during the year.....	340,428,780	5,053,207.93
Total .....	\$830,267,820	\$11,636,612.33
Deduct risks expired or terminated.....	279,726,794	4,347,842.67
In force at the end of the year.....	\$550,541,026	\$7,288,769.66
Deduct amount reinsured .....	36,984,236	516,857.48
Net amount in force December 31, 1909..	\$513,556,790	\$6,771,912.18
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$5,131,347	\$171,958.70
Written or renewed during the year.....	215,059,845	1,091,768.24
Total .....	\$220,191,192	\$1,263,723.94
Deduct risks expired or terminated .....	211,812,972	981,366.72
In force at the end of the year.....	\$8,378,220	\$282,360.22
Deduct amount reinsured .....	944,851	55,585.86
Net amount in force .....	\$7,433,369	\$226,774.36

## MISCELLANEOUS.

Premiums received from organization to date.....	\$59,629,429.91
Losses paid from organization to date.....	35,757,324.04
Cash dividends declared since commencing business.....	1,996,694.47
Fire losses incurred during the year.....	1,980,235.78
Marine and inland losses incurred during the year.....	355,854.93
Company's stock owned by the directors, at par value.....	180,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$327,181.00
Premiums received .....	4,202.50
Losses paid .....	3,921.67
Losses incurred .....	4,050.57
Marine and inland risks written.....	79,805.00
Premiums received .....	811.72
Losses paid .....	.....
Losses incurred .....	.....

## SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated May, 1841. Commenced business May, 1841.

JOHN W. ALLING, *President*.VICTOR ROTH, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$500,000.00
Amount of ledger assets December 31, of previous year.....	\$2,274,572.84

## INCOME.

Net fire premiums .....	\$1,499,888.47
Interest on mortgages .....	\$5,198.19
Interest on collaterals .....	2,507.20
Interest and dividends on stocks and bonds.....	81,558.20
Interest and dividends from all other sources....	37.01
Rents from company's property.....	3,291.27
<hr/>	
Total interest and rents.....	92,591.87
Profit on sale or maturity of ledger assets.....	3,178.12
Borrowed money .....	45,000.00
Income from all other sources.....	115.75
<hr/>	
Total income .....	\$1,640,774.21

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$687,237.39
Dividends paid stockholders .....	60,000.00
Commissions and brokerage .....	322,920.84
Salaries and fees of officers and employees.....	148,354.75
Rents .....	2,900.00
Repairs and expenses on real estate.....	26.96
Taxes on real estate .....	69.51
All other taxes, licenses and insurance department fees.....	36,044.88
Loss on sale or maturity of ledger assets.....	805.00
All other disbursements .....	178,757.21
<hr/>	
Total disbursements .....	\$1,437,116.54
<hr/>	
Balance .....	\$2,478,230.51

## ASSETS.

Book value of real estate, unincumbered.....	\$167,776.97
Mortgage loans on real estate, first liens.....	111,100.00
Loans on collateral securities .....	68,000.00
Book value of stocks and bonds.....	1,795,238.02
Cash in company's office.....	1,889.51
Cash in banks .....	79,684.65
Agents' balances .....	243,815.13
Bills receivable .....	8,903.07
Other ledger assets .....	1,823.16
<hr/>	
Total ledger assets, as per balance.....	\$2,478,230.51

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,317.18
Interest due and accrued on stocks and bonds..	10,944.49
Interest due and accrued on collateral loans....	1,119.85
<hr/>	
	13,381.52
Market value of stocks and bonds over book value.....	84,768.98
<hr/>	
Gross assets .....	\$2,576,381.01

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$3,477.79
Bills receivable past due.....	1,353.15
Depreciation of ledger assets .....	1,076.97
<hr/>	
Total items not admitted.....	5,907.91
<hr/>	
Total admitted assets .....	\$2,570,473.10

## LIABILITIES.

Net amount of unpaid losses.....	\$126,611.75
Unearned premiums on outstanding risks.....	1,393,540.17
State, county and municipal taxes due or accrued.....	30,000.00
Due and accrued for salaries, rent and incidental expenses....	2,500.00
Reinsurance .....	119.05
<hr/>	
Gross liabilities, except capital.....	\$1,552,770.97



Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	517,702.13
<hr/>	
Surplus as regards policy-holders.....	\$1,017,702.13
<hr/>	
Total liabilities .....	\$2,570,473.10

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$244,892,984	\$2,748,244.99
Written or renewed during the year.....	188,318,069	2,214,321.08
<hr/>		<hr/>
Total .....	\$433,211,053	\$4,962,566.07
Deduct risks expired or terminated.....	155,451,174	1,860,869.16
<hr/>		<hr/>
In force at the end of the year.....	\$277,759,879	\$3,101,696.91
Deduct amount reinsured .....	38,027,535	475,263.28
<hr/>		<hr/>
Net amount in force December 31, 1909..	\$239,732,344	\$2,626,433.63
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$21,099,540.43
Losses paid from organization to date....	12,609,759.07
Cash dividends declared since commencing business.....	814,281.00
Stock dividends declared since commencing business.....	50,000.00
Fire losses incurred during the year.....	679,444.40
Company's stock owned by the directors, at par value.....	67,775.00
Amount loaned to officers and directors.....	38,000.00
Amount loaned to stockholders not officers.....	9,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$512,898.00
Premiums received .....	7,340.52
Losses paid .....	1,515.43
Losses incurred .....	1,654.66

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated, 1849. Commenced business, 1851.

A. W. DAMON, *President*.

W. J. MACKAY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets December 31, of previous year.....	\$8,027,485.13

## INCOME.

Net fire premiums .....	\$5,307,622.39
Interest on mortgages .....	\$42,961.34
Interest on collaterals .....	300.00
Interest and dividends on stocks and bonds....	261,190.96
Interest and dividends from all other sources....	15,658.69
Rents from company's property.....	15,000.00
<hr/>	
Total interest and rents.....	335,110.99
Profit on sale or maturity of ledger assets.....	20,369.25
Income from all other sources.....	28,270.40
<hr/>	
Total income .....	\$5,691,373.03

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,522,980.88
Dividends paid stockholders .....	200,000.00
Commissions and brokerage .....	1,018,566.84
Salaries and fees of officers and employees.....	551,031.32
Rents .....	34,711.76
Repairs and expenses on real estate.....	617.39
Taxes on real estate.....	3,700.00
All other taxes, licenses and insurance department fees.....	157,451.41

Decrease in book value of ledger assets .....	\$3,137.50
All other disbursements .....	303,083.70
<hr/>	
Total disbursements .....	\$4,795,280.80
<hr/>	
Balance .....	\$8,923,577.36

## ASSETS.

Book value of real estate, unincumbered .....	\$300,000.00
Mortgage loans on real estate, first liens .....	757,720.00
Loans on collateral securities .....	6,000.00
Book value of stocks and bonds .....	6,171,002.77
Cash in company's office .....	386.48
Cash in banks .....	801,511.91
Agents' balances .....	886,956.20
<hr/>	
Total ledger assets, as per balance .....	\$8,923,577.36

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$15,316.30
Interest due and accrued on stocks and bonds ..	31,688.75
Interest due and accrued on collateral loans ....	150.00
<hr/>	
	47,155.05
Market value of stocks and bonds over book value .....	790,787.23
<hr/>	
Gross assets .....	\$9,761,519.64

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1900 .....	59.41
<hr/>	
Total admitted assets .....	\$9,761,460.23

## LIABILITIES.

Net amount of unpaid losses .....	\$381,912.55
Unearned premiums on outstanding risks .....	4,369,974.40
State, county and municipal taxes due or accrued .....	50,305.90
Due and accrued for salaries, rent and incidental expenses ....	6,781.43
Reinsurance .....	256.59
All other liabilities .....	234,167.83
<hr/>	
Gross liabilities, except capital .....	\$5,043,398.70

Paid-up capital .....	\$2,000,000.00
Surplus beyond all liabilities .....	2,718,061.53
<hr/>	
Surplus as regards policy-holders.....	\$4,718,061.53
<hr/>	
Total liabilities .....	\$9,761,460.23

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$739,786,917	\$8,653,592.05
Written or renewed during the year.....	586,802,716	7,126,903.39
<hr/>		<hr/>
Total .....	\$1,326,589,633	\$15,780,495.44
Deduct risks expired or terminated.....	528,137,194	6,439,227.59
<hr/>		<hr/>
In force at the end of the year.....	\$798,452,439	\$9,341,267.85
Deduct amount reinsured .....	79,839,343	926,898.19
<hr/>		<hr/>
Net amount in force December 31, 1909	\$718,613,096	\$8,414,369.66
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$81,651,795.94
Losses paid from organization to date.....	46,763,346.40
Cash dividends declared since commencing business.....	5,754,542.00
Stock dividends declared since commencing business.....	1,500,000.00
Fire losses incurred during the year.....	2,591,465.84
Company's stock owned by the directors, at par value.....	118,700.00
Amount loaned to stockholders not officers.....	15,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,745,505.00
Premiums received .....	25,632.48
Losses paid .....	17,686.03
Losses incurred .....	17,638.21

## UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 6, 1804. Commenced business July 25, 1803.

J. HENRY SCATTERGOOD, *President*.EDGAR R. DANIELS, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$865,709.87

## INCOME.

Net fire premiums .....	\$769,008.13
Deposit premiums received on perpetual risks.....	221.50
Interest on mortgages .....	\$447.22
Interest on collaterals .....	512.00
Interest and dividends on stocks and bonds.....	24,757.67
Interest and dividends from all other sources....	562.70
Rents from company's property.....	8,060.25
<hr/>	
Total interest and rents .....	34,339.84
Profit on sale or maturity of ledger assets.....	252.50
Income from all other sources.....	5,156.28
<hr/>	
Total income .....	\$808,978.25

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$381,784.95
Deposit premiums returned on perpetual risks.....	652.00
Commissions and brokerage .....	185,323.83
Salaries and fees of officers and employees.....	27,157.85
Rents .....	3,058.66
Repairs and expenses on real estate.....	2,896.86
Taxes on real estate .....	1,515.00
All other taxes, licenses and insurance department fees....	18,848.00
Loss on sale or maturity of ledger assets.....	69.50
All other disbursements .....	111,685.37
<hr/>	
Total disbursements .....	\$732,992.02
<hr/>	
Balance .....	\$941,696.10

## ASSETS.

Book value of real estate, unincumbered.....	\$106,500.00
Loans on collateral securities .....	12,800.00
Book value of stocks and bonds.....	633,501.18
Cash in company's office.....	15,520.26
Cash in banks .....	35,019.94
Agents' balances .....	137,754.72
Other ledger assets .....	600.00
<hr/>	
Total ledger assets, as per balance.....	\$941,696.10

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	3,300.02
Market value of stocks and bonds over book value.....	18,695.57
Due for reinsurance on losses paid.....	1,151.18
Perpetual insurance on building.....	742.50
<hr/>	
Gross assets .....	\$965,585.37

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	341.71
<hr/>	
Total admitted assets .....	\$965,243.66

## LIABILITIES.

Net amount of unpaid losses.....	\$78,851.04
Unearned premiums on outstanding risks.....	528,861.00
State, county and municipal taxes due or accrued.....	6,000.00
Reclaimable on perpetual fire policies .....	26,497.44
All other liabilities .....	20.53
<hr/>	
Gross liabilities, except capital .....	\$640,230.01
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities .....	125,013.65
<hr/>	
Surplus as regards policy-holders .....	325,013.65
<hr/>	
Total liabilities .....	\$965,243.66

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$78,052,817	\$959,661.96
Written or renewed during the year.....	83,268,742	1,099,371.18
Total .....	\$161,321,559	\$2,059,033.14
Deduct risks expired or terminated.....	69,558,192	931,047.29
In force at the end of the year.....	\$91,763,367	\$1,127,985.85
Deduct amount reinsured .....	9,922,908	125,875.47
Net amount in force December 31, 1909..	\$81,840,459	\$1,002,110.38
Perpetual risks in force.....	\$1,024,123	\$29,441.60

## MISCELLANEOUS.

Premiums received from organization to date.....	\$30,518,007.00
Losses paid from organization to date.....	20,420,592.00
Cash dividends declared since commencing business.....	1,974,221.00
Stock dividends declared since commencing business.....	15,000.00
Fire losses incurred during the year.....	410,223.52
Company's stock owned by the directors, at par value.....	2,800.00
Amount loaned to officers and directors.....	12,800.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$211,876.00
Premiums received .....	3,497.39
Losses paid .....	4,302.99
Losses incurred .....	2,911.45

## WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 14, 1837. Commenced business January 1, 1870.

GEORGE R. CRAWFORD, *President*.JOHN H. KELLY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$300,000.00
Amount of ledger assets December 31, of previous year.....	\$3,920,747.73



## INCOME.

Net fire premiums .....	\$2,583,860.50
Interest on mortgages .....	\$12,795.07
Interest and dividends on stocks and bonds.....	157,262.78
Interest and dividends from all other sources....	3,090.06
Rents from company's property.....	108.00
<hr/>	
Total interest and rents .....	173,255.91
Profit on sale or maturity of ledger assets.....	9,312.50
Income from all other sources.....	1,348.98
<hr/>	
Total income .....	\$2,767,777.89

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,275,869.49
Dividends paid stockholders .....	90,000.00
Commissions and brokerage .....	493,388.27
Salaries and fees of officers and employees.....	265,624.10
Rents .....	18,304.55
Repairs and expenses on real estate.....	1.50
Taxes on real estate .....	200.44
All other taxes, licenses and insurance department fees.....	70,120.19
All other disbursements .....	133,005.10
<hr/>	
Total disbursements .....	\$2,346,513.64
<hr/>	
Balance .....	\$4,342,011.98

## ASSETS.

Book value of real estate, unincumbered.....	\$8,925.61
Mortgage loans on real estate, first liens.....	193,538.70
Book value of stocks and bonds.....	3,597,638.50
Cash in company's office .....	1,060.65
Cash in banks .....	219,190.00
Agents' balances .....	321,658.52
<hr/>	
Total ledger assets, as per balance.....	\$4,342,011.98

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,129.62	
Interest due and accrued on stocks and bonds..	5,441.66	
		<u>\$7,571.28</u>
Market value of stocks and bonds over book value.....	127,171.50	
		<u>\$4,476,754.76</u>

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	14,620.70	
		<u>\$4,462,134.06</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$229,029.11	
Unearned premiums on outstanding risks.....	2,441,324.69	
State, county and municipal taxes due or accrued.....	35,000.00	
Commissions and brokerage .....	2,000.00	
Return premiums .....	3,000.00	
Reinsurance .....	10,000.00	
Contingent reserve .....	10,000.00	
		<u>\$3,730,353.80</u>
Gross liabilities, except capital.....	\$300,000.00	
Paid-up capital .....	1,431,780.26	
Surplus beyond all liabilities .....		<u>1,731,780.26</u>
Surplus as regards policy-holders.....		<u>1,731,780.26</u>
		<u>\$4,462,134.06</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$473,748,936	\$4,926,229.35
Written or renewed during the year.....	351,539,443	3,705,112.02
		<u>\$825,288,379</u>
Total .....	\$825,288,379	\$8,631,341.37
Deduct risks expired or terminated.....	311,211,489	3,374,521.27
		<u>\$514,076,890</u>
In force at the end of the year.....	\$514,076,890	\$5,256,820.10
Deduct amount reinsured .....	58,294,247	531,751.19
		<u>\$455,782,643</u>
Net amount in force December 31, 1909..	\$455,782,643	\$4,725,068.91

## MISCELLANEOUS.

Premiums received from organization to date.....	\$48,021,556.03
Losses paid from organization to date.....	26,991,702.69
Cash dividends declared since commencing business.....	2,418,000.00
Stock dividends declared since commencing business.....	100,000.00
Fire losses incurred during the year.....	1,311,183.28
Company's stock owned by the directors, at par value.....	96,500.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$657,417.00
Premiums received .....	9,980.36
Losses paid .....	6,543.16
Losses incurred .....	8,043.40

## WESTERN RESERVE INSURANCE COMPANY.

CLEVELAND, OHIO.

Incorporated April, 1903. Commenced business May, 1903.

MARS E. WAGAR, *President*.R. E. GOOCH, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$250,000.00
Amount of ledger assets December 31, of previous year.....	\$539,882.55

## INCOME.

Net fire premiums .....	\$236,227.55
Interest and dividends on stocks and bonds.....	\$20,040.77
Interest and dividends from all other sources....	1,539.74
Total interest .....	21,580.51
Income from all other sources.....	40,000.00
Total income .....	\$297,808.06

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$228,950.33
Dividends paid stockholders .....	18,020.00
Commissions and brokerage .....	49,396.38
Salaries and fees of officers and employees.....	34,988.97
Rents .....	1,548.00
All other taxes, licenses and insurance department fees.....	9,708.12
Loss on sale or maturity of ledger assets.....	5,181.08
All other disbursements .....	21,725.37
	<hr/>
Total disbursements .....	\$369,518.25
	<hr/>
Balance .....	\$468,172.36

## ASSETS.

Book value of stocks and bonds.....	\$377,421.66
Cash in banks .....	25,310.54
Agents' balances .....	65,440.16
	<hr/>
Total ledger assets, as per balance.....	\$468,172.36

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$2,982.11	
Interest due and accrued on other assets.....	228.71	
	<hr/>	3,210.82
Market value of stocks and bonds over book value.....		10,440.75
		<hr/>
Gross assets .....		\$481,823.93

## LIABILITIES.

Net amount of unpaid losses.....	\$25,034.07
Unearned premiums on outstanding risks.....	131,712.72
State, county and municipal taxes due or accrued.....	3,750.00
	<hr/>
Gross liabilities, except capital .....	\$160,496.79
Paid-up capital .....	\$250,000.00
Surplus beyond all liabilities .....	71,327.14
	<hr/>
Surplus as regards policy-holders .....	321,327.14
	<hr/>
Total liabilities .....	\$481,823.93

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$37,966,519	\$449,597.55
Written or renewed during the year.....	43,793,368	535,667.85
Total .....	\$81,759,887	\$985,265.40
Deduct risks expired or terminated.....	36,858,873	459,109.06
In force at the end of the year.....	\$44,901,014	\$526,156.34
Deduct amount reinsured .....	23,444,860	272,461.01
Net amount in force December 31, 1909....	\$21,456,154	\$253,695.33

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,040,039.22
Losses paid from organization to date.....	515,219.01
Cash dividends declared since commencing business.....	70,020.00
Fire losses incurred during the year.....	230,265.79
Company's stock owned by the directors, at par value.....	90,000.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$140,751.26
Premiums received .....	2,054.42
Losses paid .....	27.26
Losses incurred .....	1,402.26

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President*.

FREDERICK H. WAY, *Secretary*.

## CAPITAL STOCK.

Capital paid up in cash.....	\$250,000.00
Amount of ledger assets December 31, of previous year.....	\$2,686,804.97

## INCOME.

Net fire premiums .....	\$1,748,246.02
Interest on mortgages .....	\$20,244.58
Interest and dividends on stocks and bonds.....	51,326.05
Interest and dividends from all other sources..	6,092.96
Rents from company's property.....	4,642.50
<hr/>	
Total interest and rents .....	82,306.09
Profit on sale or maturity of ledger assets.....	46,747.14
<hr/>	
Total income .....	\$1,877,299.25

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$934,788.85
Dividends paid stockholders .....	50,000.00
Commissions and brokerage .....	419,454.87
Salaries and fees of officers and employees.....	211,956.29
Rents .....	25,566.66
Repairs and expenses on real estate.....	2,047.44
Taxes on real estate.....	912.34
All other taxes, licenses and insurance department fees.....	36,513.86
Loss on sale or maturity of ledger assets.....	35.00
All other disbursements .....	84,748.34
<hr/>	
Total disbursements .....	\$1,766,023.65
<hr/>	
Balance .....	\$2,798,080.57

## ASSETS.

Book value of real estate, unincumbered.....	\$402,100.00
Book value of stocks and bonds.....	1,636,796.76
Cash in company's office .....	3,008.51
Cash in banks .....	358,694.20
Agents' balances .....	301,077.24
Bills receivable .....	6,403.86
<hr/>	
Total ledger assets, as per balance.....	\$2,798,080.57

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,500.20	
Interest due and accrued on stocks and bonds....	10,208.61	
Interest due and accrued on other assets.....	3,162.69	
		<hr/>
		\$15,871.50
Due for reinsurance on losses paid.....		4,179.06
		<hr/>
Gross assets .....		\$2,818,131.13

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$2,043.19	
Depreciation of ledger assets.....	29,021.76	
		<hr/>
Total items not admitted .....		31,064.95
		<hr/>
Total admitted assets .....		\$2,787,066.18

## LIABILITIES.

Net amount of unpaid losses.....	\$177,029.70	
Unearned premiums on outstanding risks.....	1,538,564.11	
State, county and municipal taxes due or accrued.....	18,546.08	
Due and accrued for salaries, rent and incidental expenses....	2,036.69	
Return premiums .....	1,742.83	
Reinsurance .....	8,624.72	
		<hr/>
Gross liabilities, except capital.....		\$1,746,544.13
Paid-up capital .....	\$250,000.00	
Surplus beyond all liabilities .....	790,522.05	
		<hr/>
Surplus as regards policy-holders.....		1,040,522.05
		<hr/>
Total liabilities .....		\$2,787,066.18

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$269,080,006	\$2,777,139.93
Written or renewed during the year.....	198,355,322	2,213,362.44
		<hr/>
Total .....	\$467,435,328	\$4,990,502.37
Deduct risks expired or terminated .....	164,042,177	1,830,373.65
		<hr/>
In force at the end of the year.....	\$303,393,151	\$3,160,128.72
Deduct amount reinsured .....	24,507,987	267,070.81
		<hr/>
Net amount in force December 31, 1909..	\$278,885,164	\$2,893,057.91



## MISCELLANEOUS.

Premiums received from organization to date.....	\$29,136,489.95
Losses paid from organization to date.....	15,430,973.62
Cash dividends declared since commencing business.....	2,292,500.00
Fire losses incurred during the year.....	838,752.18
Company's stock owned by the directors, at par value.....	81,350.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$999,630.00
Premiums received .....	13,894.29
Losses paid .....	3,682.26
Losses incurred .....	2,365.85

MUTUAL  
FIRE INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE  
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,  
AUTHORIZED TO DO BUSINESS IN THE STATE OF  
NEW HAMPSHIRE, SHOWING THEIR CON-  
DITION ON THE 31ST DAY OF  
DECEMBER, 1909.

## CITIZENS' MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

Incorporated March 7, 1846. Commenced business October 7, 1846.

GEORGE W. HINKLEY, *President*.CHARLES F. BOWERS, *Secretary*.

## ASSETS.

Book value of real estate.....	\$21,164.39
Mortgage loans on real estate, first liens.....	31,200.00
Loans on collateral securities .....	2,379.21
Book value of stocks and bonds.....	30,983.75
Cash in company's office.....	1,649.24
Cash in banks .....	4,729.30
Agents' balances .....	3,576.49
<hr/>	
Total ledger assets .....	\$95,682.38

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$445.81
Interest due and accrued on bonds.....	423.54
Interest due and accrued on collaterals.....	35.89
Rents due and accrued on company's property..	96.47
<hr/>	
Total interest and rents.....	1,001.71
Market value of real estate over book value.....	219.61
Due for reinsurance on losses paid.....	86.05
<hr/>	
Gross assets .....	\$96,989.75

## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	1,013.75
<hr/>	
Total admitted assets .....	\$95,976.00

## LIABILITIES.

Net amount of unpaid losses.....	\$291.40
Unearned premiums on outstanding risks.....	43,910.72
Return premiums .....	617.66
Profits or surplus due on terminated policies.....	1,583.21
Commissions on premiums in course of collection.....	1,346.30
Rents, taxes, salaries, and incidental expenses.....	90.62
State, county and municipal taxes due or accrued.....	88.59
<hr/>	
Liabilities, except surplus .....	\$47,928.50
Surplus .....	48,047.50
<hr/>	
Gross liabilities, including surplus.....	\$95,976.00

## INCOME.

Net fire premiums .....	\$22,437.04
Interest received on mortgages .....	\$2,737.89
Interest and dividends from all other sources....	1,287.07
Rents from company's property.....	864.33
<hr/>	
Total interest and rents .....	4,959.29
Increase in book value of ledger assets.....	216.50
Income from all other sources.....	12,482.76
<hr/>	
Total income .....	\$40,095.59

## EXPENDITURES.

Net amount paid for losses.....	\$8,545.51
Salaries and fees of officers and employees.....	6,953.97
Profits or surplus on terminated policies.....	23,702.90
All other taxes, licenses and insurance department fees.....	419.65
Rents .....	1,600.00
Decrease in book value of ledger assets.....	92.50
All other disbursements .....	13,632.63
<hr/>	
Total disbursements .....	\$54,947.21

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$27,907,115	\$376,185.44	\$376,185.44
Risks written during the year.....	5,686,780	69,374.99	69,374.99
Total .....	\$33,593,895	\$445,560.43	\$445,560.43
Risks terminated during the year..	7,402,551	104,377.21	104,377.21
In force at the end of the year	\$26,191,344	\$341,183.22	\$341,183.22
Deduct amount reinsured .....	19,250,691	251,067.92	.....
Net amount in force Dec. 31, 1909	\$6,940,653	\$90,115.30	\$341,183.22

## MISCELLANEOUS.

Premiums received from organization to date.....	\$2,887,006.77
Losses paid from organization to date.....	1,015,999.81
Dividends paid policy-holders since organization.....	1,413,400.78
Losses incurred during the year.....	8,691.37
Percentage of cash premium returned during the year as profit or surplus:	
Ten, twelve and one-half, fifteen, twenty-two and one-half, and thirty per cent.	

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$31,940.00
Premiums received .....	710.71
Losses paid .....	11.76
Losses incurred .....	11.76

## FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

## FITCHBURG, MASS.

Incorporated March 24, 1847. Commenced business September 1, 1847.

HENRY G. MORSE, *President*.

LINCOLN R. WELCH, *Secretary*.

## ASSETS.

Book value of real estate.....	\$62,500.00
Mortgage loans on real estate, first liens.....	17,925.00

Loans on collateral securities.....	\$11,200.00
Book value of stocks and bonds.....	105,540.74
Cash in company's office .....	1,392.46
Cash in banks .....	11,659.19
Agents' balances .....	13,989.89

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Total ledger assets .....	\$224,207.28
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$418.63
Interest due and accrued on bonds.....	603.73
Interest due and accrued on collaterals .....	182.50
Rents due and accrued on company's property..	333.00

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Total interest and rents.....	1,537.86
Market value of stocks and bonds over book value.....	12,969.26

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Gross assets .....	\$238,714.40
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## LIABILITIES.

Net amount of unpaid losses.....	\$4,502.93
Unearned premiums on outstanding risks.....	159,224.29
Profits or surplus due on terminated policies.....	5,191.52
Rents, taxes, salaries, and incidental expenses.....	272.46
State, county and municipal taxes due or accrued.....	1,073.07

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Liabilities, except surplus .....	\$170,264.27
Surplus .....	68,450.13

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Gross liabilities, including surplus.....	\$238,714.40
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## INCOME.

Net fire premiums .....	\$132,079.06
Interest received on mortgages .....	\$867.57
Interest and dividends from all other sources....	5,068.78
Rents from company's property .....	5,553.00

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Total interest and rents.....	12,088.35
Profit on sale or maturity of ledger assets.....	337.50
Income from all other sources.....	644.06

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Total income .....	\$145,148.97
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## EXPENDITURES.

Net amount paid for losses.....	\$48,813.60
Commissions and brokerage .....	17,100.76
Salaries and fees of officers and employees.....	10,719.33
Profits or surplus on terminated policies.....	32,349.61
All other taxes, licenses and insurance department fees.....	2,012.95
Rents .....	1,200.00
Decrease in book value of ledger assets.....	2,500.00
All other disbursements .....	14,056.85
<hr/>	
Total disbursements .....	\$128,763.10

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$23,405,949	\$315,594.90	\$315,594.90
Risks written during the year.....	10,641,736	142,801.99	142,801.99
<hr/>		<hr/>	
Total .....	\$34,047,685	\$458,396.89	\$458,396.89
Risks terminated during the year..	9,411,817	128,915.02	128,915.02
<hr/>		<hr/>	
In force at the end of the year	\$24,635,868	\$329,481.87	\$329,481.87
Deduct amount reinsured .....	973,301	13,100.07	.....
<hr/>		<hr/>	
Net amount in force Dec. 31, 1909	\$23,662,567	\$316,381.80	\$329,481.87

## MISCELLANEOUS.

Premiums received from organization to date.....	\$4,810,373.69
Losses paid from organization to date.....	2,284,802.92
Dividends paid policy-holders since organization.....	1,406,002.95
Losses incurred during the year.....	50,078.95
Percentage of cash premium returned during the year as profit or surplus:	
Twenty, thirty and forty per cent.	

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$951,502.00
Premiums received .....	13,137.01
Losses paid .....	4,578.80
Losses incurred .....	4,578.80



## HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

SALEM, MASS.

Incorporated March 14, 1843. Commenced business May 23, 1843.

CHARLES H. PRICE, *President*.LOUIS O. JOHNSON, *Secretary*.

## ASSETS.

Book value of real estate.....	\$47,000.00
Mortgage loans on real estate, first liens.....	24,000.00
Book value of stocks and bonds.....	808,264.00
Cash in company's office .....	1,037.53
Cash in banks .....	12,704.87
Agents' balances .....	23,489.02
<hr/>	
Total ledger assets .....	\$916,495.42

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$285.86
Interest due and accrued on bonds.....	10,138.21
Interest due and accrued on other assets.....	34.08
Rents due and accrued on company's property..	1,355.00
<hr/>	
Total interest and rents.....	11,813.15
Market value of real estate over book value.....	3,000.00
Market value of stocks and bonds over book value.....	69,642.64
All other non-ledger assets .....	275.81
<hr/>	
Gross assets .....	\$1,001,227.02

## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	120.00
<hr/>	
Total admitted assets .....	\$1,001,107.02

## LIABILITIES.

Net amount of unpaid losses.....	\$8,553.20
Unearned premiums on outstanding risks.....	314,173.28
Due to other companies for reinsurance.....	172.89

Return premiums .....	\$767.67
Profits or surplus due on terminated policies.....	10,860.85
Commissions and brokerage .....	3,614.30
Rents, taxes, salaries, and incidental expenses.....	849.49
State, county and municipal taxes due or accrued.....	1,102.09
<hr/>	
Liabilities, except surplus.....	\$340,093.77
Surplus .....	661,013.25
<hr/>	
Gross liabilities, including surplus .....	\$1,001,107.02

## INCOME.

Net fire premiums .....	\$170,435.86
Interest received on mortgages.....	\$1,205.00
Interest and dividends from all other sources....	36,970.01
Rents from company's property .....	5,625.00
<hr/>	
Total interest and rents .....	43,800.01
Profit on sale or maturity of ledger assets.....	2,991.00
Increase in book value of ledger assets.....	700.00
Income from all other sources.....	7,011.33
<hr/>	
Total income .....	\$224,938.20

## EXPENDITURES.

Net amount paid for losses.....	\$58,363.48
Commissions and brokerage .....	26,623.80
Salaries and fees of officers and employees.....	24,480.76
Profits or surplus on terminated policies.....	75,783.91
All other taxes, licenses and insurance department fees.....	2,277.43
Rents .....	1,750.00
Dividends on guaranty fund .....	7,000.00
Decrease in book value of ledger assets.....	108.75
All other disbursements .....	40,253.36
<hr/>	
Total disbursements .....	\$237,341.49

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$44,911,062	\$655,481.29	\$655,481.29
Risks written during the year....	12,542,778	187,212.96	187,212.96
Total .....	\$57,453,840	\$842,694.25	\$842,694.25
Risks terminated during the year..	12,587,541	192,430.00	192,430.00
In force at the end of the year	\$44,866,299	\$650,264.25	\$650,264.25
Deduct amount reinsured .....	1,084,541	13,997.55	.....
Net amount in force Dec. 31, 1909	\$43,781,758	\$636,266.70	\$650,264.25

## MISCELLANEOUS.

Premiums received from organization to date.....	Not given.
Losses paid from organization to date.....	\$2,726,017.45
Dividends paid policy-holders since organization.....	Not given.
Losses incurred during the year .....	61,787.72
Percentage of cash premium returned during the year as profit or surplus:	
Twenty, thirty, forty, fifty and sixty per cent.	

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$345,295.00
Premiums received .....	5,525.34
Losses paid .....	868.99
Losses incurred .....	877.99

## MERCHANTS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

Incorporated April, 1846. Commenced business January, 1847.

HENRY M. WITTER, *President.*HARRY S. MYRICK, *Secretary.*

## ASSETS.

Book value of real estate.....	\$57,482.35
Mortgage loans on real estate, first liens.....	19,650.00

Book value of stocks and bonds.....	\$144,816.71
Cash in company's office.....	661.64
Cash in banks .....	12,778.21
Agents' balances .....	10,251.09
Other ledger assets .....	750.00

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Total ledger assets .....	\$246,390.00
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$494.00
Interest due and accrued on bonds .....	2,221.65
Interest due and accrued on other assets.....	34.38
Rents due and accrued on company's property..	300.00

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Total interest and rents .....	3,050.03
Market value of real estate over book value.....	2,517.65
Market value of stocks and bonds over book value.....	6,915.29

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Gross assets .....	\$258,872.97
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## LIABILITIES.

Net amount of unpaid losses .....	\$213.95
Unearned premiums on outstanding risks.....	138,101.62
Interest due and accrued .....	83.78
Return premiums .....	503.21
Profits or surplus due on terminated policies.....	1,654.76
Commissions and brokerage .....	1,537.66
Rents, taxes, salaries, and incidental expenses.....	62.45
State, county and municipal taxes due or accrued.....	728.44
Mortgage loan on building.....	10,000.00

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Liabilities, except surplus.....	\$152,885.87
Surplus .....	105,987.10

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Gross liabilities, including surplus.....	\$258,872.97
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## INCOME.

Net fire premiums .....	\$86,589.25
Interest received on mortgages .....	\$832.50

Interest and dividends from all other sources....	\$7,001.90	
Rents from company's property.....	3,660.00	
Total interest and rents.....		\$11,494.40
Profit on sale or maturity of ledger assets.....		4,175.05
Income from all other sources.....		1,505.37
Total income .....		\$103,764.07

## EXPENDITURES.

Net amount paid for losses.....	\$30,417.21
Commissions and brokerage .....	14,787.14
Salaries and fees of officers and employees.....	7,549.60
Profits or surplus on terminated policies.....	26,716.36
All other taxes, licenses and insurance department fees.....	1,426.20
Rents .....	894.40
Loss on sale or maturity of ledger assets.....	5,290.00
All other disbursements .....	27,443.32
Total disbursements .....	\$114,524.23

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$20,444,729	\$292,627.37	\$292,627.37
Risks written during the year.....	6,845,256	93,599.19	93,599.19
Total .....	\$27,289,985	\$386,226.56	\$386,226.56
Risks terminated during the year..	6,509,669	97,186.04	97,186.04
In force at the end of the year	\$20,780,316	\$289,040.52	\$289,040.52
Deduct amount reinsured .....	672,917	10,061.06	.....
Net amount in force Dec. 31, 1909	\$20,107,399	\$278,979.46	\$289,040.52

## MISCELLANEOUS.

Premiums received from organization to date.....	Not given.
Losses paid from organization to date.....	"
Dividends paid policy-holders since organization.....	"
Losses incurred during the year.....	\$27,462.38
Percentage of cash premium returned during the year as profit or surplus:	
Twenty, thirty and forty per cent.	

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$585,666.00
Premiums received .....	7,657.60
Losses paid .....	1,918.88
Losses incurred .....	1,918.88

## MERRIMACK MUTUAL FIRE INSURANCE COMPANY.

ANDOVER, MASS.

Incorporated February 11, 1828. Commenced business April 8, 1828.

JOSEPH A. SMART, *President*.BURTON S. FLAGG, *Secretary*.

## ASSETS.

Mortgage loans on real estate.....	\$78,162.86
Book value of stocks and bonds.....	108,770.00
Cash in company's office .....	799.34
Cash in banks .....	5,885.66
Agents' balances .....	12,984.89

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Total ledger assets ..... \$206,602.75

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$973.97
Interest due and accrued on bonds.....	1,282.49
Interest due and accrued on other assets.....	125.90

Total interest .....	2,382.36
Market value of stocks and bonds over book value.....	3,172.00

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Gross assets ..... \$212,157.11

## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	276.20
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Total admitted assets ..... \$211,880.91

## LIABILITIES.

Net amount of unpaid losses.....	\$2,264.35
Unearned premiums on outstanding risks.....	112,717.45
Due or to become due for borrowed money.....	40,000.00
Return premiums .....	441.74
Profits or surplus due on terminated policies.....	2,482.32
Rents, taxes, salaries, and incidental expenses.....	67.65
State, county and municipal taxes due or accrued.....	537.14
<hr/>	
Liabilities, except surplus .....	\$158,510.65
Surplus .....	53,370.26
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Gross liabilities, including surplus .....	\$211,880.91

## INCOME.

Net fire premiums .....	\$96,136.48
Interest received on mortgages .....	\$4,235.91
Interest and dividends from all other sources....	4,979.15
<hr/>	
Total interest .....	9,215.06
Income from all other sources .....	3,809.26
<hr/>	
Total income .....	\$109,160.80

## EXPENDITURES.

Net amount paid for losses.....	\$29,005.96
Commissions and brokerage .....	15,295.58
Salaries and fees of officers and employees.....	9,629.24
Profits or surplus on terminated policies.....	23,131.17
All other taxes, licenses and insurance department fees.....	1,492.84
Rents .....	790.00
All other disbursements .....	21,108.33
<hr/>	
Total disbursements .....	\$100,453.12



## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$26,950,146	\$345,164.04	\$345,164.04
Risks written during the year....	8,371,715	107,357.07	107,357.07
Total .....	\$35,321,861	\$452,521.11	\$452,521.11
Risks terminated during the year..	8,735,644	125,450.92	125,450.92
In force at the end of the year	\$26,586,217	\$327,070.19	\$327,070.19
Deduct amount reinsured .....	8,030,672	91,717.46	91,717.46
Net amount in force Dec. 31, 1909	\$18,555,545	\$235,352.73	\$235,352.73

## MISCELLANEOUS.

Premiums received from organization to date.....	\$3,848,786.51
Losses paid from organization to date.....	1,480,964.62
Dividends paid policy-holders since organization.....	1,328,350.87
Losses incurred during the year.....	28,240.68
Percentage of cash premium returned during the year as profit or surplus:	

Ten and one-twentieth, fifteen and one-twentieth and twenty per cent.

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$504,325.00
Premiums received .....	7,456.99
Losses paid .....	1,469.94
Losses incurred .....	1,420.56

## MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

CONCORD, MASS.

Incorporated March 3, 1826. Commenced business March 29, 1826.

RICHARD F. BARRETT, *President.*

ADAMS TOLMAN, *Secretary.*

## ASSETS.

Book value of real estate.....	\$22,397.80
Mortgage loans on real estate, first liens.....	38,300.00
Loans secured by collaterals .....	3,100.00

Book value of stocks and bonds.....	\$529,385.89
Cash in company's office.....	2,994.45
Cash in banks .....	7,656.66
Agents' balances .....	11,290.63

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Total ledger assets .....	\$615,125.43
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$833.19
Interest due and accrued on bonds.....	5,835.01
Interest accrued on collaterals .....	14.64
Rents due and accrued on company's property..	410.00

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Total interest and rents .....	7,092.84
Market value of real estate over book value.....	18,477.74
Market value of stocks and bonds over book value.....	12,619.11
Due for reinsurance on losses paid.....	40.00
All other non-ledger assets .....	1,000.00

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Gross assets .....	\$654,355.12
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## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	75.37
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Total admitted assets .....	\$654,279.75
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## LIABILITIES.

Net amount of unpaid losses.....	\$2,338.66
Unearned premiums on outstanding risks.....	353,262.86
Profits or surplus due on terminated policies.....	1,614.50
Rents, taxes, salaries, and incidental expenses.....	467.88
State, county and municipal taxes due or accrued.....	1,111.49

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Liabilities, except surplus.....	\$358,795.39
Surplus .....	295,484.36

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Gross liabilities, including surplus.....	\$654,279.75
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## INCOME.

Net fire premiums .....		\$183,616.00
Interest received on mortgages .....	\$1,721.67	
Interest and dividends from all other sources....	22,163.88	
Rents from company's property .....	1,999.00	
		<hr/>
Total interest and rents .....		25,884.55
Income from all other sources .....		3,662.42
		<hr/>
Total income .....		\$213,162.97

## EXPENDITURES.

Net amount paid for losses.....	\$73,975.71
Commissions and brokerage .....	27,051.17
Salaries and fees of officers and employees.....	16,337.63
Profits or surplus on terminated policies.....	85,512.37
All other taxes, licenses and insurance department fees.....	2,448.12
Rents .....	1,000.00
Loss on sale or maturity of ledger assets.....	252.17
All other disbursements .....	9,957.84
	<hr/>
Total disbursements .....	\$216,535.01

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1908..	\$47,725,811	\$708,643.62	\$708,643.62
Risks written during the year.....	13,526,091	202,334.78	202,334.78
	<hr/>	<hr/>	<hr/>
Total .....	\$61,251,902	\$910,978.40	\$910,978.40
Risks terminated during the year..	12,897,306	198,174.48	198,174.48
	<hr/>	<hr/>	<hr/>
In force at the end of the year	\$48,354,596	\$712,803.92	\$712,803.92
Deduct amount reinsured .....	1,156,025	17,235.94	.....
	<hr/>	<hr/>	<hr/>
Net amount in force Dec. 31, 1909	\$47,198,571	\$695,567.98	\$712,803.92

## MISCELLANEOUS.

Premiums received from organization to date.....	\$5,314,274.34
Losses paid from organization to date.....	2,008,960.82

Dividends paid policy-holders since organization.....	\$2,232,652.86
Losses incurred during the year.....	73,766.16
Percentage of cash premium returned during the year as profit or surplus:	

Twenty, thirty, forty, fifty and sixty per cent.

#### NEW HAMPSHIRE BUSINESS.

Risks written .....	\$135,625.00
Premiums .....	2,315.97
Losses paid .....	11.00
Losses incurred .....	11.00

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### PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated, 1800. Commenced business, 1800.

EDWARD L. DAMON, *President*. BENJAMIN M. MACDOUGALL, *Secretary*.

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#### ASSETS.

Mortgage loans on real estate, first liens.....	\$67,850.00
Book value of stocks and bonds.....	540,252.36
Cash in company's office .....	606.49
Cash in banks .....	52,460.63
Agents' balances .....	9,742.07
Total ledger assets .....	\$670,911.55

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$220.00
Interest due and accrued on bonds.....	380.00
Interest due and accrued on other assets.....	444.60
Total interest .....	1,044.60
Market value of stocks and bonds over book value.....	100,958.64
Gross assets .....	\$772,914.79

## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	\$224.33
Total admitted assets .....	\$772,690.46

## LIABILITIES.

Net amount of unpaid losses.....	\$802.56
Unearned premiums on outstanding risks.....	183,658.89
Profits or surplus due on terminated policies.....	4,271.92
Rents, taxes, salaries, and incidental expenses.....	127.50
State, county and municipal taxes due or accrued.....	1,456.36
Liabilities, except surplus .....	\$190,317.23
Surplus .....	582,373.23
Gross liabilities, including surplus .....	\$772,690.46

## INCOME.

Net fire premiums .....	\$94,307.35
Interest received on mortgages .....	\$3,705.00
Interest and dividends from all other sources...	32,354.10
Total interest .....	36,059.10
Profit on sale or maturity of ledger assets.....	1,142.49
Total income .....	\$131,508.94

## EXPENDITURES.

Net amount paid for losses.....	\$34,518.58
Commissions and brokerage .....	11,219.03
Salaries and fees of officers and employees.....	10,820.00
Profits or surplus on terminated policies.....	32,502.53
All other taxes, licenses and insurance department fees.....	4,183.36
Rents .....	1,557.00
All other disbursements .....	3,094.92
Total disbursements .....	\$97,895.42

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1908..	\$31,821,284	\$348,151.59	\$348,151.59
Risks written during the year.....	9,316,500	102,305.10	102,305.10
Total .....	\$41,137,784	\$450,456.69	\$450,456.69
Risks terminated during the year..	8,546,582	91,093.14	91,093.14
In force at the end of the year	\$32,591,202	\$359,363.55	\$359,363.55
Deduct amount reinsured .....	375,973	4,480.75	.....
Net amount in force Dec. 31, 1909	\$32,215,229	\$354,882.80	\$359,363.55

## MISCELLANEOUS.

Premiums received from organization to date.....	Not given.
Losses paid from organization to date.....	“
Dividends paid policy-holders since organization.....	“
Losses incurred during year.....	\$34,629.40
Percentage of cash premium returned during the year as profit or surplus:	
Twenty, thirty and fifty per cent.	

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$441,625.00
Premiums received .....	5,596.33
Losses paid .....	943.17
Losses incurred .....	943.17

## QUINCY MUTUAL FIRE INSURANCE COMPANY.

## QUINCY, MASS.

Incorporated March, 1851. Commenced business May, 1851.

CHARLES A. HOWLAND, *President*.

JAMES F. YOUNG, *Secretary*.

## ASSETS.

Book value of real estate.....	\$20,433.30
Mortgage loans on real estate, first liens.....	76,979.33

Loans on collaterals.....	\$130,600.00
Book value of stocks and bonds.....	445,387.11
Cash in company's office .....	584.57
Cash in banks .....	32,011.36
Agents' balances .....	14,053.24
<hr/>	
Total ledger assets .....	\$720,048.91

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$647.31
Interest due and accrued on bonds.....	2,887.01
Interest due and accrued on collaterals .....	473.99
Interest due on other assets .....	78.44
Rents due and accrued on company's property..	285.98
<hr/>	
Total interest and rents .....	4,372.73
Market value of real estate over book value.....	7,317.70
Market value of stocks and bonds over book value.....	61,970.39
<hr/>	
Gross assets .....	\$793,709.73

## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	3,592.60
<hr/>	
Total admitted assets .....	\$790,117.13

## LIABILITIES.

Net amount of unpaid losses.....	\$5,006.92
Unearned premiums on outstanding risks.....	276,386.87
Profits or surplus due on terminated policies.....	2,668.72
Rents, taxes, salaries, and incidental expenses.....	349.00
<hr/>	
Liabilities, except surplus .....	\$284,411.51
Surplus .....	505,705.62
<hr/>	
Gross liabilities, including surplus.....	\$790,117.13



## INCOME.

Net fire premiums .....		\$166,259.13
Interest received on mortgages .....	\$3,513.76	
Interest and dividends from all other sources....	25,449.90	
Rents from company's property .....	1,934.47	
		<hr/>
Total interest and rents .....		30,898.13
Income from all other sources .....		1,871.75
		<hr/>
Total income .....		\$199,029.01

## EXPENDITURES.

Net amount paid for losses.....	\$53,618.36
Commissions and brokerage .....	25,439.86
Salaries and fees of officers and employees.....	17,073.21
Profits or surplus on terminated policies.....	63,839.83
All other taxes, licenses and insurance department fees.....	2,629.13
Rents .....	600.00
All other disbursements .....	25,404.34
<hr/>	
Total disbursements .....	\$188,004.73

## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$34,371.452	\$517,685.56	\$517,685.56
Risks written during the year.....	11,126,368	173,131.15	173,131.15
		<hr/>	<hr/>
Total .....	\$45,497,820	\$690,816.71	\$690,816.71
Risks terminated during the year..	10,000,653	158,055.43	158,055.43
		<hr/>	<hr/>
In force at the end of the year	\$35,497,167	\$532,761.28	\$532,761.28
Deduct amount reinsured .....			
		<hr/>	<hr/>
Net amount in force Dec. 31, 1909	\$35,497,167	\$532,761.28	\$532,761.28

## MISCELLANEOUS.

Premiums received from organization to date .....	\$6,457,188.01
Losses paid from organization to date.....	2,767,881.73
Dividends paid policy-holders since organization.....	2,335,646.51
Losses incurred during the year.....	57,952.78
Percentage of cash premium returned during the year as profit or surplus:	

Twenty, forty and sixty per cent.

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$402,267.00
Premiums received .....	6,622.03
Losses paid .....	3,474.80
Losses incurred .....	2,489.80

## TRADERS AND MECHANICS' INSURANCE COMPANY.

LOWELL, MASS.

Incorporated, 1848. Commenced business, 1848.

CHARLES C. HUTCHINSON, *President*.E. M. TUCKE, *Secretary*.

## ASSETS.

Book value of real estate.....	\$16,230.09
Mortgage loans on real estate, first liens.....	50,173.60
Loans on collaterals .....	17,100.00
Book value of stocks and bonds.....	427,000.00
Cash in company's office .....	1,944.81
Cash in banks .....	1,374.42
Agents' balances .....	10,932.38
Other ledger assets .....	113.25
Total ledger assets .....	\$524,868.55

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,700.71
Interest due and accrued on bonds.....	1,483.35
Interest due and accrued on collaterals .....	125.88
Total interest .....	4,309.94
Market value of real estate over book value.....	769.91
Market value of stocks and bonds over book value.....	86,111.00
Gross assets .....	\$616,059.40

## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	\$850.27
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Total admitted assets .....	\$615,209.13
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## LIABILITIES.

Net amount of unpaid losses.....	\$1,764.80
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Unearned premiums on outstanding risks .....	370,357.37
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Profits or surplus due on terminated policies .....	3,314.31
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Liabilities, except surplus.....	\$375,436.48
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Surplus .....	239,772.65
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Gross liabilities, including surplus.....	\$615,209.13
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## INCOME.

Net fire premiums .....	\$182,462.19
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Interest received on mortgages .....	\$2,247.86
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Interest and dividends from all other sources....	23,315.78
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Rents from company's property .....	2,400.00
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Total interest and rents.....	27,963.64
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Income from all other sources.....	4,041.99
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Total income .....	\$214,467.82
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## EXPENDITURES.

Net amount paid for losses.....	\$82,416.42
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Commissions and brokerage .....	27,135.79
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Salaries and fees of officers and employees.....	20,968.61
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Profits or surplus on terminated policies.....	85,096.02
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All other taxes, licenses and insurance department fees.....	2,853.44
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Rents .....	1,720.00
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Loss on sale or maturity of ledger assets .....	3,675.00
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Decrease in book value of ledger assets.....	1,500.00
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All other disbursements .....	37,683.84
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Total disbursements .....	\$263,049.12
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## RISKS AND PREMIUMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1908.....	\$52,718,409	\$774,515.60	\$774,515.60
Risks written during the year.....	12,530,385	194,429.75	194,429.75
Total .....	\$65,248,794	\$968,945.35	\$968,945.35
Risks terminated during the year..	13,229,175	208,633.58	208,633.58
In force at the end of the year	\$52,019,619	\$760,311.77	\$760,311.77
Deduct amount reinsured .....	646,729	8,402.47	16,804.94
Net amount in force Dec. 31, 1909	\$51,372,890	\$751,909.30	\$743,506.83

## MISCELLANEOUS.

Premiums received from organization to date.....	\$5,090,042.05
Losses paid from organization to date.....	2,158,715.65
Dividends paid policy-holders since organization.....	2,067,296.28
Losses incurred during the year.....	85,387.25
Percentage of cash premium returned during the year as profit or surplus:	
Twenty, forty, fifty and sixty per cent.	

## NEW HAMPSHIRE BUSINESS.

Risks written .....	\$899,321.00
Premiums .....	13,724.94
Losses paid .....	3,210.68
Losses incurred .....	3,210.68

# FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER COUNTRIES.

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DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE  
FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER  
COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF NEW HAMPSHIRE, SHOWING THEIR  
CONDITION ON THE 31ST DAY OF  
DECEMBER, 1909.

## AACHEN AND MUNICH FIRE INSURANCE COMPANY.

## UNITED STATES BRANCH.

AIX-LA-CHAPELLE, GERMANY.

Commenced business in the United States, 1895.

*Resident Manager*, JOSEPH A. KELSEY, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,063,446.80

## INCOME.

Net fire premiums .....	\$1,126,202.11
Interest and dividends on stocks and bonds.....	\$66,350.00
Interest and dividends from all other sources....	4,817.06
<hr/>	
Total interest .....	71,767.06
Profit on sale or maturity of ledger assets.....	2,368.75
Received from home office.....	5,658.23
<hr/>	
Total income .....	\$1,205,996.15

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$518,829.96
Commissions and brokerage.....	241,412.29.
Salaries and fees of officers and employees.....	118,079.58
Rents .....	6,919.96
All other taxes, licenses and insurance department fees.....	27,720.47
Loss on sale or maturity of ledger assets.....	2,695.00
Remitted to home office .....	602.90
All other disbursements .....	81,515.59
<hr/>	
Total disbursements .....	\$997,775.75
<hr/>	
Balance .....	\$2,271,667.20

## ASSETS.

Book value of stocks and bonds.....	\$1,971,306.63
Cash in company's office.....	75.37
Cash in banks.....	127,777.86
Agents' balances.....	170,848.74
Bills receivable .....	1,658.60
<hr/>	
Total ledger assets, as per balance.....	\$2,271,667.20

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	22,684.16
<hr/>	
Gross assets .....	\$2,294,351.36

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,005.78
Bills receivable past due.....	1,658.60
Depreciation of ledger assets .....	49,371.63
<hr/>	
Total items not admitted.....	52,036.01
<hr/>	
Total admitted assets.....	\$2,242,315.35

## LIABILITIES.

Net amount of unpaid losses.....	\$117,424.22
Unearned premiums on outstanding risks.....	999,814.83
State, county and municipal taxes due or accrued.....	14,000.00
Due and accrued for salaries, rent and incidental expenses....	1,200.00
Commissions and brokerage .....	431.90
<hr/>	
Gross liabilities, except deposit capital.....	\$1,132,870.95
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	909,444.40
<hr/>	
Surplus as regards policy-holders.....	1,109,444.40
<hr/>	
Total liabilities .....	\$2,242,315.35



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$165,653,230	\$1,840,314.54
Written or renewed during the year.....	143,725,330	1,584,270.75
Total .....	\$309,378,560	\$3,424,585.29
Deduct risks expired or terminated.....	112,447,542	1,320,466.56
In force at the end of the year.....	\$196,931,018	\$2,104,118.73
Deduct amount reinsured.....	20,844,534	225,757.19
Net amount in force December 31, 1909...	\$176,086,484	\$1,878,361.54

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$11,112,411.74
Losses paid by United States Branch.....	8,510,358.72
Fire losses incurred during the year.....	540,802.37

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$247,712.00
Premiums received .....	3,731.80
Losses paid .....	1,755.44
Losses incurred .....	1,755.44

## ATLAS ASSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1886.

*Resident Manager, FRANK LOCK, New York City.*

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,275,011.97

## INCOME.

Net fire premiums.....	\$1,731,795.70
Interest and dividends on stocks and bonds.....	\$65,985.23
Interest and dividends from all other sources....	1,827.76
Rents from company's property.....	2,101.21
<hr/>	
Total interest and rents.....	69,914.20
<hr/>	
Total income .....	\$1,801,709.90

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$762,008.40
Commissions and brokerage.....	350,299.72
Salaries and fees of officers and employees.....	165,059.60
Rents .....	15,585.31
Repairs and expenses on real estate.....	853.17
Taxes on real estate.....	30,114.10
All other taxes, licenses and insurance department fees.....	48,416.36
Loss on sale or maturity of ledger assets.....	857.80
Remitted to home office.....	290,742.59
All other disbursements.....	88,779.18
<hr/>	
Total disbursements.....	\$1,752,716.23
<hr/>	
Balance .....	\$2,324,005.64

## ASSETS.

Book value of real estate, unincumbered.....	\$83,878.81
Book value of stocks and bonds .....	1,810,790.04
Cash in company's office.....	1,470.90
Cash in banks.....	143,051.51
Agents' balances .....	284,814.38
<hr/>	
Total ledger assets, as per balance.....	\$2,324,005.64

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	17,397.50
Market value of real estate over book value.....	1,121.19
Due for reinsurance on losses paid.....	643.93
<hr/>	
Gross assets .....	\$2,343,168.26

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$4,271.26
Depreciation of ledger assets.....	124,835.04
Total items not admitted.....	<u>\$129,106.30</u>
Total admitted assets.....	\$2,214,061.96

## LIABILITIES.

Net amount of unpaid losses.....	\$117,539.90
Unearned premiums on outstanding risks.....	1,412,346.94
State, county and municipal taxes due or accrued.....	36,000.00
Due and accrued for salaries, rent and incidental expenses....	451.15
Reinsurance .....	<u>9,304.26</u>
Gross liabilities, except deposit capital.....	\$1,575,642.25
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	<u>438,419.71</u>
Surplus as regards policy-holders.....	638,419.71
Total liabilities.....	<u>\$2,214,061.96</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$238,258,611	\$2,726,601.05
Written or renewed during the year.....	<u>204,686,542</u>	<u>2,197,235.35</u>
Total .....	\$442,945,153	\$4,923,836.40
Deduct risks expired or terminated.....	<u>171,552,447</u>	<u>1,984,264.43</u>
In force at the end of the year.....	\$271,392,706	\$2,939,571.97
Deduct amount reinsured.....	<u>23,432,098</u>	<u>218,485.73</u>
Net amount in force December 31, 1909..	<u>\$247,960,608</u>	<u>\$2,721,086.24</u>

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$17,794,709.40
Losses paid by United States Branch.....	10,638,951.07
Fire losses incurred during the year.....	807,080.13

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$646,355.00
Premiums received .....	9,232.67
Losses paid .....	5,500.21
Losses incurred .....	6,132.21

## BRITISH AMERICA ASSURANCE COMPANY.

## UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President.*P. H. SIMS, *Secretary.*

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$1,519,588.77

## INCOME.

Net fire premiums, \$973,546.21; marine,—\$43.19.....	\$973,503.02
Interest and dividends on stocks and bonds....	\$54,775.99
Interest and dividends from all other sources....	2,446.59
Total interest .....	57,222.58
Total income .....	\$1,030,725.60

## DISBURSEMENTS.

Net amount paid for fire losses, \$458,917.46; marine, \$11,940.94 .....	\$470,858.40
Commissions and brokerage.....	221,708.11
Salaries and fees of officers and employees.....	95,905.16
Rents .....	3,198.20
All other taxes, licenses and insurance department fees.....	31,291.69

Loss on sale or maturity of ledger assets.....	\$8,518.55
All other disbursements.....	127,886.67
	<hr/>
Total disbursements .....	\$959,366.78
	<hr/>
Balance .....	\$1,590,947.59

## ASSETS.

Book value of stocks and bonds.....	\$1,365,014.30
Cash in banks .....	106,180.39
Agents' balances.....	119,752.90
	<hr/>
Total ledger assets, as per balance.....	\$1,590,947.59

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	20,131.65
Due for reinsurance on losses paid.....	7,456.68
	<hr/>
Gross assets .....	\$1,618,535.92

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,540.70
Depreciation of ledger assets .....	52,797.60
	<hr/>
Total items not admitted.....	54,338.30
	<hr/>
Total admitted assets.....	\$1,564,197.62

## LIABILITIES.

Net amount of unpaid losses.....	\$89,259.68
Unearned premiums on outstanding risks.....	804,892.33
State, county and municipal taxes due or accrued.....	13,199.45
Commissions and brokerage.....	2,639.74
	<hr/>
Gross liabilities, except deposit capital.....	\$909,991.20
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	454,206.42
	<hr/>
Surplus as regards policy-holders.....	654,206.42
	<hr/>
Total liabilities .....	\$1,564,197.62

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$169,139,072	\$1,802,052.06
Written or renewed during the year.....	141,288,455	1,382,052.94
Total .....	\$310,427,527	\$3,184,105.00
Deduct risks expired or terminated.....	137,809,847	1,357,506.31
In force at the end of the year.....	\$172,617,680	\$1,826,598.69
Deduct amount reinsured.....	21,105,451	199,870.96
Net amount in force December 31, 1909..	\$151,512,229	\$1,626,727.73

	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	.....	.....
Written or renewed during the year.....	.....	\$80.04
Total .....	.....	\$80.04
Deduct risks expired or terminated.....	.....	80.04
In force at the end of the year.....	.....	.....

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$30,450,822.89
Losses paid by United States Branch.....	20,543,081.54
Fire losses incurred during the year.....	438,416.13
Marine and inland losses incurred during the year.....	—204.06

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$383,303.00
Premiums received .....	5,079.31
Losses paid.....	1,594.54
Losses incurred.. .....	1,133.27

## CALEDONIAN INSURANCE COMPANY.

## UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1890.

*Resident Manager*, CHARLES H. POST, New York City.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$1,910,861.20

## INCOME.

Net fire premiums.....	\$1,415,444.69
Interest and dividends on stocks and bonds.....	\$46,555.29
Interest and dividends from all other sources....	851.95
Rents from company's property.....	43,335.78
<hr/>	
Total interest and rents.....	90,743.02
Profit on sale or maturity of ledger assets.....	34,762.50
Income from all other sources.....	290.48
<hr/>	
Total income .....	\$1,541,240.69

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$633,019.46
Commissions and brokerage.....	316,941.29
Salaries and fees of officers and employees.....	108,869.09
Rents .....	8,435.94
Repairs and expenses on real estate.....	19,522.73
Taxes on real estate.....	6,040.94
All other taxes, licenses and insurance department fees.....	32,958.87
Loss on sale or maturity of ledger assets.....	7,673.59
Decrease in book value of ledger assets.....	658.56



Remitted to home office.....	\$230,997.23
All other disbursements.....	96,349.70
Total disbursements.....	<u>\$1,461,467.40</u>
Balance .....	<u>\$1,990,634.49</u>

## ASSETS.

Book value of real estate, unincumbered.....	\$439,510.58
Book value of stocks and bonds.....	1,212,229.65
Cash in company's office.....	204.82
Cash in banks.....	135,241.14
Agents' balances .....	200,508.01
Bills receivable .....	640.49
Other ledger assets.....	2,299.80
Total ledger assets, as per balance.....	<u>\$1,990,634.49</u>

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$7,282.89
Interest due and accrued on other assets.....	490.86
	<u>7,773.75</u>
Market value of real estate over book value.....	85,498.42
Market value of stocks and bonds over book value.....	7,650.35
Gross assets .....	<u>\$2,091,548.01</u>

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$5,822.60
Bills receivable past due .....	602.61
Due for reinsurance on losses paid.....	314.34
Total items not admitted.....	<u>6,739.55</u>
Total admitted assets.....	<u>\$2,084,808.46</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$121,103.33
Unearned premiums on outstanding risks.....	1,272,875.38
State, county and municipal taxes due or accrued.....	20,000.00

Reinsurance .....	\$20,114.76
Contingent reserve .....	25,000.00
<hr/>	
Gross liabilities, except deposit capital.....	\$1,459,093.47
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	425,714.99
<hr/>	
Surplus as regards policy-holders.....	625,714.99
<hr/>	
Total liabilities .....	\$2,084,808.46

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$238,820,502	\$2,669,274.37
Written or renewed during the year.....	169,875,440	1,964,237.18
<hr/>		<hr/>
Total .....	\$408,695,942	\$4,633,511.55
Deduct risks expired or terminated.....	155,570,602	1,826,857.87
<hr/>		<hr/>
In force at the end of the year.....	\$253,125,340	\$2,806,653.68
Deduct amount reinsured.....	29,677,409	335,019.90
<hr/>		<hr/>
Net amount in force December 31, 1909..	\$223,447,931	\$2,471,633.78
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$25,550,120.50
Losses paid by United States Branch.....	17,152,701.46
Fire losses incurred during the year.....	615,799.23

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$532,540.00
Premiums received .....	8,262.06
Losses paid.....	7,272.47
Losses incurred.....	7,737.69

COMMERCIAL UNION ASSURANCE COMPANY.  
(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1871.

*Resident Manager*, A. H. WRAY, New York City.

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CAPITAL STOCK.

Deposit capital..... \$200,000.00

Amount of ledger assets December 31, of previous year..... \$6,661,221.08

INCOME.

Net fire premiums, \$3,810,321.59; marine, \$588,290.69..... \$4,398,612.28

Interest on mortgages..... \$955.00

Interest and dividends on stocks and bonds..... 193,970.98

Interest and dividends from all other sources.... 6,896.91

Rents from company's property..... 67,561.83

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Total interest and rents..... 269,384.72

Profit on sale or maturity of ledger assets..... 10,898.06

Received from home office..... 41,276.40

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Total income..... \$4,720,171.46

DISBURSEMENTS.

Net amount paid for fire losses \$1,866,419.53; marine,  
\$308,356.84 ..... \$2,174,776.37

Deposit premiums returned on perpetual risks..... 2,704.38

Commissions and brokerage..... 810,379.79

Salaries and fees of officers and employees..... 230,922.27

Rents ..... 20,176.79

Repairs and expenses on real estate..... 24,882.64

Taxes on real estate..... 15,351.85

All other taxes, licenses and insurance department fees..... 99,008.01

Decrease in book value of ledger assets..... 18,640.46

Remitted to home office.....	\$665,008.05
All other disbursements.....	223,624.10
Total disbursements.....	<u>\$4,285,474.71</u>
Balance .....	\$7,095,917.83

## ASSETS.

Book value of real estate, unincumbered.....	\$698,163.62
Mortgage loans on real estate, first liens.....	23,000.00
Book value of stocks and bonds.....	5,090,730.44
Cash in company's office.....	7,810.10
Cash in banks.....	332,404.90
Agents' balances.....	943,176.39
Bills receivable .....	<u>632.38</u>
Total ledger assets, as per balance.....	\$7,095,917.83

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$56.25
Interest due and accrued on stocks and bonds....	67,087.87
Rents due and accrued on company's property..	8,445.00
	<u>75,589.12</u>
Market value of real estate over book value.....	189,836.38
Gross assets .....	<u>\$7,361,343.33</u>

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$34,734.69
Bills receivable past due .....	542.96
Depreciation of ledger assets .....	<u>15,690.44</u>
Total items not admitted.....	50,968.09
Total admitted assets.....	<u>\$7,310,375.24</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$788,833.43
Unearned premiums on outstanding risks.....	3,538,838.78
Reclaimable on perpetual fire policies.....	97,161.83
State, county and municipal taxes due or accrued.....	<u>62,550.00</u>

Due and accrued for salaries; rent and incidental expenses....	\$5,500.00
Commissions and brokerage.....	111,200.00
Return premiums.....	11,197.00
Reinsurance .....	46,656.00

Gross liabilities, except deposit capital.....	\$4,661,937.04
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	2,448,438.20

Surplus as regards policy-holders.....	2,648,438.20
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Total liabilities .....	\$7,310,375.24
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$646,909,491	\$6,817,072.98
Written or renewed during the year.....	515,366,423	5,318,191.97

Total .....	\$1,162,275,914	\$12,135,264.95
Deduct risks expired or terminated.....	460,072,132	4,911,666.96

In force at the end of the year.....	\$702,203,782	\$7,223,597.99
Deduct amount reinsured.....	59,007,707	591,960.99

Net amount in force December 31, 1909..	\$643,196,075	\$6,631,637.00
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Perpetual risks in force.....	\$5,068,085	\$107,957.59
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	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$15,566,455	\$269,709.12
Written or renewed during the year.....	616,574,122	696,721.10

Total.....	\$632,140,577	\$966,430.22
Deduct risks expired or terminated.....	616,798,349	673,448.74

In force at the end of the year.....	\$15,342,228	\$292,981.48
Deduct amount reinsured.....	1,373,763	24,562.61

Net amount in force.....	\$13,968,465	\$268,418.87
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## MISCELLANEOUS.

Premiums received by United States Branch.....	\$87,119,391.00
Losses paid by United States Branch.....	52,710,090.00
Fire losses incurred during the year.....	1,803,341.72
Marine and inland losses incurred during the year.....	331,023.13

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$2,850,363.00
Premiums received .....	22,876.97
Losses paid .....	14,189.86
Losses incurred .....	14,716.11

## FIRST RUSSIAN INSURANCE COMPANY.

## UNITED STATES BRANCH.

ST. PETERSBURG, RUSSIA.

Commenced business in the United States, 1907.

*Resident Manager*, PAUL E. RASOR, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$881,758.47

## INCOME.

Net fire premiums.....	\$642,107.98
Interest and dividends on stocks and bonds.....	\$30,960.00
Interest and dividends from all other sources....	2,276.62
Total interest .....	33,236.62
Total income .....	\$675,344.60

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$301,124.97
Commissions and brokerage.....	183,779.71
Salaries and fees of officers and employees.....	500.00
All other taxes, licenses and insurance department fees.....	14,181.30
Remitted to home office.....	180,000.00
All other disbursements.....	2,509.48

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Total disbursements .....	\$682,095.46
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Balance .....	\$875,007.61
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## ASSETS.

Book value of stocks and bonds.....	\$792,904.73
Cash in banks.....	61,792.06
Agents' balances .....	20,310.82

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Total ledger assets, as per balance.....	\$875,007.61
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## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	5,160.00
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Gross assets .....	\$880,167.61
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## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	3,904.73
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Total admitted assets.....	\$876,262.88
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## LIABILITIES.

Net amount of unpaid losses.....	\$47,762.00
Unearned premiums on outstanding risks.....	428,568.63
State, county and municipal taxes due or accrued.....	16,052.70

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Gross liabilities, except deposit capital.....	\$492,383.33
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Deposit capital .....	\$200,000.00
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Surplus beyond all liabilities.....	183,879.55
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Surplus as regards policy-holders.....	383,879.55
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Total liabilities .....	\$876,262.88
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$63,051,598	\$662,287.75
Written or renewed during the year.....	81,675,807	806,159.44
Total.....	\$144,727,405	\$1,468,447.19
Deduct risks expired or terminated.....	64,451,825	661,470.34
In force at the end of the year.....	\$80,275,580	\$806,976.85
Deduct amount reinsured.....	.....	.....
Net amount in force December 31, 1909..	\$80,275,580	\$806,976.85

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$1,754,112.89
Losses paid by United States Branch.....	638,618.61
Fire losses incurred during the year.....	304,299.97

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$175,960.00
Premiums received .....	1,727.16
Losses paid .....	1,247.16
Losses incurred .....	1,265.16

## JAKOR INSURANCE COMPANY.

## UNITED STATES BRANCH.

## MOSCOW, RUSSIA.

Commenced business in the United States, 1908.

*Resident Managers*, MUTZENBECHER & BALLARD, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$601,330.63

## INCOME.

Net fire premiums.....	\$1,316,540.26
Interest and dividends on stocks and bonds.....	\$15,943.30
Interest and dividends from all other sources....	3,719.02
	<hr/>
Total interest.....	19,662.32
Profit on sale or maturity of ledger assets.....	3,250.00
	<hr/>
Total income .....	\$1,339,452.58

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$270,498.69
Commissions and brokerage.....	347,083.42
All other taxes, licenses and insurance department fees.....	1,345.30
	<hr/>
Total disbursements.....	\$619,776.81
	<hr/>
Balance .....	\$1,321,006.40

## ASSETS.

Book value of stocks and bonds.....	\$1,159,363.20
Cash in banks.....	76,617.92
Agents' balances.....	82,080.28
	<hr/>
Total ledger assets, as per balance.....	\$1,321,006.40

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$12,008.74
Interest due and accrued on other assets.....	2,497.75
	<hr/>
	14,506.49
Market value of stocks and bonds over book value.....	6,646.80
	<hr/>
Gross assets .....	\$1,342,159.69

## LIABILITIES.

Net amount of unpaid losses.....	\$150,244.11
Unearned premiums on outstanding risks.....	686,742.10
State, county and municipal taxes due or accrued.....	1,047.84
	<hr/>
Gross liabilities, except deposit capital.....	\$838,034.05

Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	304,125.64

Surplus as regards policy-holders.....	\$504,125.64
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Total liabilities .....	\$1,324,159.69
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$12,016,087	\$139,743.54
Written or renewed during the year.....	189,572,408	2,110,912.08
Total.....	\$201,588,495	\$2,250,655.62
Deduct risks expired or terminated.....	57,830,510	541,039.92
In force at the end of the year.....	\$143,757,985	\$1,709,615.70
Deduct amount reinsured.....	40,025,624	485,654.66
Net amount in force December 31, 1909..	\$103,732,361	\$1,223,961.04

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$1,387,210.12
Losses paid by United States Branch.....	274,741.76
Fire losses incurred during the year.....	420,742.80

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$574,075.00
Premiums received .....	7,088.51
Losses paid .....	1,274.16
Losses incurred .....	1,452.16

# LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1897.

*Resident Manager*, A. F. SHAW, Chicago, Ill.

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### CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$750,472.86

### INCOME.

Net fire premiums.....	\$402,103.75
Interest on mortgages.....	\$23,931.00
Interest on collaterals.....	233.91
<hr/>	
Total interest .....	24,164.91
Income from all other sources.....	381.96
<hr/>	
Total income .....	\$426,650.62

### DISBURSEMENTS.

Net amount paid for fire losses.....	\$153,756.06
Commissions and brokerage.....	86,918.54
Salaries and fees of officers and employees.....	49,461.74
Rents .....	5,651.18
All other taxes, licenses and insurance department fees.....	9,772.43
Loss on sale or maturity of ledger assets.....	325.00
Remitted to home office.....	85,579.16
All other disbursements.....	27,634.14
<hr/>	
Total disbursements.....	\$419,098.26
<hr/>	
Balance .....	\$758,025.22

## ASSETS.

Book value of stocks and bonds.....	\$668,349.50
Cash in company's office.....	34.24
Cash in banks.....	18,847.78
Agents' balances .....	70,596.92
Other ledger assets.....	196.78
<hr/>	
Total ledger assets, as per balance.....	\$758,025.22

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	4,537.88
<hr/>	
Gross assets .....	\$762,563.10

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,825.93
Depreciation of ledger assets .....	57,299.50
<hr/>	
Total items not admitted.....	59,125.43
<hr/>	
Total admitted assets.....	\$703,437.67

## LIABILITIES.

Net amount of unpaid losses.....	\$34,470.24
Unearned premiums on outstanding risks.....	364,121.71
State, county and municipal taxes due or accrued.....	6,512.50
Reinsurance .....	538.64
<hr/>	
Gross liabilities, except deposit capital.....	\$405,643.09
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	97,794.58
<hr/>	
Surplus as regards policy-holders.....	297,794.58
<hr/>	
Total liabilities .....	\$703,437.67

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$78,895,189	\$787,639.43
Written or renewed during the year.....	69,318,070	647,912.30
Total.....	\$148,213,259	\$1,435,551.73
Deduct risks expired or terminated.....	59,521,719	624,042.24
In force at the end of the year.....	\$88,691,540	\$811,509.49
Deduct amount reinsured .....	17,163,033	138,107.83
Net amount in force December 31, 1909..	\$71,528,507	\$673,401.66

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$4,389,072.43
Losses paid by United States Branch.....	3,962,743.24
Fire losses incurred during the year.....	155,399.42

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$44,400.00
Premiums received .....	583.48
Losses paid .....	.....
Losses incurred .....	21.75

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

## UNITED STATES BRANCH.

## LIVERPOOL, ENGLAND.

Commenced business in the United States, 1848.

*Resident Manager*, HENRY W. EATON, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$13,118,421.30

## INCOME.

Net fire premiums.....	\$7,839,471.35
Deposit premiums received on perpetual risks.....	1,859.66
Interest on mortgages.....	\$157,288.40
Interest and dividends on stocks and bonds.....	191,921.94
Interest and dividends from all other sources....	36,617.76
Rents from company's property.....	162,494.30
<hr/>	
Total interest and rents.....	548,323.40
Profit on sale or maturity of ledger assets.....	221,989.58
Increase in book value of ledger assets.....	431.99
Income from all other sources.....	424.91
<hr/>	
Total income .....	\$8,612,500.89

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,689,244.45
Deposit premiums returned on perpetual risks.....	6,706.17
Commissions and brokerage.....	1,465,021.04
Salaries and fees of officers and employees.....	502,540.38
Rents .....	51,887.17
Repairs and expenses on real estate.....	58,567.12
Taxes on real estate.....	36,563.91
All other taxes, licenses and insurance department fees.....	216,117.74
Decrease in book value of ledger assets.....	14,601.65
Remitted to home office.....	1,452,145.67
All other disbursements.....	380,987.44
<hr/>	
Total disbursements .....	\$7,874,382.74
<hr/>	
Balance .....	\$13,856,539.45

## ASSETS.

Book value of real estate, unincumbered.....	\$1,533,413.30
Mortgage loans on real estate, first liens.....	3,549,550.00
Book value of stocks and bonds.....	5,349,920.64
Cash in company's office.....	2,107.37
Cash in banks.....	1,622,377.04
Agents' balances .....	1,798,771.10
<hr/>	
Total ledger assets, as per balance.....	\$13,856,539.45



## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$45,664.29	
Interest due and accrued on stocks and bonds..	46,496.25	
Interest due and accrued on other assets.....	188.90	
Rents due and accrued on company's property..	10,000.00	
		<hr/>
		\$102,349.44
Market value of real estate over book value.....		17,992.82
Other non-ledger assets.....		256.63
		<hr/>
Gross assets .....		\$13,977,138.34

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$82,019.82	
Depreciation of ledger assets .....	9,315.64	
		<hr/>
Total items not admitted.....		91,335.46
		<hr/>
Total admitted assets.....		\$13,885,802.88

## LIABILITIES.

Net amount of unpaid losses.....	\$630,569.19	
Unearned premiums on outstanding risks.....	7,010,150.31	
Reclaimable on perpetual fire policies.....	204,137.21	
Net premium reserve under life department.....	19,977.61	
State, county and municipal taxes due or accrued.....	148,147.31	
Due and accrued for salaries, rent and incidental expenses....	23,598.25	
Return premiums .....	75,649.58	
Deposit capital .....	\$200,000.00	
Surplus beyond all liabilities.....	5,280,148.41	
		<hr/>
Surplus as regards policy-holders.....		5,480,148.41
		<hr/>
Total liabilities .....		\$13,885,802.88

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,625,589,967	\$17,087,439.23
Written or renewed during the year.....	1,316,142,927	13,563,372.48
Total.....	\$2,941,732,894	\$30,650,811.71
Deduct risks expired or terminated.....	1,214,536,784	12,491,452.32
In force at the end of the year.....	\$1,727,196,110	\$18,159,359.39
Deduct amount reinsured.....	472,741,911	4,390,714.52
Net amount in force December 31, 1909...	\$1,254,454,199	\$13,768,644.87

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$198,896,003.47
Losses paid by United States Branch.....	119,461,623.72
Fire losses incurred during the year.....	3,668,484.34

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$6,798,121.00
Premiums received .....	52,088.45
Losses paid .....	34,100.01
Losses incurred .....	35,225.01

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

## UNITED STATES BRANCH.

## LIVERPOOL, ENGLAND.

Commenced business in the United States, 1879.

*Resident Manager*, ARCHIBALD G. McILWAINE, JR., New York City.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$3,717,871.67

## INCOME.

Net fire premiums.....	\$2,363,932.45
Interest and dividends on stocks and bonds.....	\$109,317.85
Interest and dividends from all other sources....	13,392.47
Rents from company's property.....	19,885.45
<hr/>	
Total interest and rents.....	142,595.77
Received from home office.....	139,589.23
<hr/>	
Total income .....	\$2,646,117.45

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$950,977.32
Commissions and brokerage.....	415,101.46
Salaries and fees of officers and employees.....	215,003.86
Rents .....	21,875.23
Repairs and expenses on real estate.....	9,863.27
Taxes on real estate.....	5,453.63
All other taxes, licenses and insurance department fees.....	62,090.76
Loss on sale or maturity of ledger assets.....	16,151.62
Remitted to home office.....	632,459.99
All other disbursements .....	182,582.21
<hr/>	
Total disbursements .....	\$2,511,559.35
<hr/>	
Balance .....	\$3,852,429.77

## ASSETS.

Book value of real estate, unincumbered.....	\$300,000.00
Book value of stocks and bonds.....	2,513,939.02
Cash in company's office.....	12,307.80
Cash in banks.....	572,701.81
Agents' balances .....	445,030.47
Bills receivable .....	1,790.82
Cash in hands of trustees.....	5,061.78
Balances due from other companies.....	805.67
Other ledger assets.....	792.40
<hr/>	
Total ledger assets, as per balance.....	\$3,852,429.77

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds...	\$37,310.40	
Interest due and accrued on other assets.....	1,576.11	
		<hr/>
		\$38,886.51
Market value of real estate over book value.....		50,000.00
Due for reinsurance on losses paid.....		12,426.03
		<hr/>
Gross assets .....		\$3,953,742.31

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1900..	\$13,643.28	
Bills receivable past due .....	779.42	
Depreciation of ledger assets .....	62,899.02	
Balances due from other companies .....	267.43	
Suspense account .....	692.40	
In hands of special agents.....	100.00	
		<hr/>
Total items not admitted.....		78,381.55
		<hr/>
Total admitted assets.....		\$3,875,360.76

## LIABILITIES.

Net amount of unpaid losses.....	\$125,505.11	
Unearned premiums on outstanding risks.....	2,237,966.09	
State, county and municipal taxes due or accrued.....	38,683.24	
Due and accrued for salaries, rent and incidental expenses....	1,345.63	
Return premiums .....	893.96	
Reinsurance .....	54,858.24	
Contingent reserve .....	25,000.00	
		<hr/>
Gross liabilities, except deposit capital.....	\$2,484,252.27	
Deposit capital .....	\$200,000.00	
Surplus beyond all liabilities.....	1,191,108.49	
		<hr/>
Surplus as regards policy-holders.....		1,391,108.49
		<hr/>
Total liabilities .....		\$3,875,360.76

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$483,462,972	\$4,873,674.05
Written or renewed during the year.....	354,068,307	3,563,414.49
Total.....	\$837,531,279	\$8,437,088.54
Deduct risks expired or terminated.....	329,626,177	3,335,123.13
In force at the end of the year.....	\$507,905,102	\$5,101,965.41
Deduct amount reinsured.....	74,992,198	768,883.08
Net amount in force December 31, 1909..	\$432,912,904	\$4,333,082.33

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$50,379,283.00
Losses paid by United States Branch.....	30,910,932.00
Fire losses incurred during the year.....	930,945.97

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,454,515.00
Premiums received .....	20,737.28
Losses paid .....	9,024.12
Losses incurred .....	10,034.08

## LONDON ASSURANCE CORPORATION.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1872.

*Resident Manager*, CHARLES L. CASE, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$3,187,045.58

## INCOME.

Net fire premiums, \$2,018,264.92; marine, \$465,207.61.....	\$2,483,472.53
Interest and dividends on stocks and bonds.....	\$102,025.76
Interest and dividends from all other sources....	2,971.10
	<hr/>
Total interest .....	104,996.86
Received from home office.....	118,075.81
Income from all other sources.....	11.25
	<hr/>
Total income .....	\$2,706,556.45

## DISBURSEMENTS.

Net amount paid for fire losses, \$779,274.93; marine, \$220,077.42 .....	\$999,352.35
Commissions and brokerage.....	537,839.44
Salaries and fees of officers and employees.....	179,122.82
Rents .....	22,166.97
All other taxes, licenses and insurance department fees.....	59,686.44
Remitted to home office.....	543,245.97
All other disbursements.....	141,698.74
	<hr/>
Total disbursements .....	\$2,483,112.73
	<hr/>
Balance .....	\$3,410,489.30

## ASSETS.

Book value of stocks and bonds.....	\$2,837,590.71
Cash in company's office.....	1,635.78
Cash in banks .....	153,223.77
Agents' balances .....	418,039.04
	<hr/>
Total ledger assets, as per balance.....	\$3,410,489.30

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	34,963.74
Due for reinsurance on losses paid.....	2,352.69
	<hr/>
Gross assets .....	\$3,447,805.73

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$31,757.22
Depreciation of ledger assets .....	38,580.71
Total items not admitted.....	<u>\$70,337.93</u>
Total admitted assets.....	\$3,377,467.80

## LIABILITIES.

Net amount of unpaid losses.....	\$223,176.98
Unearned premiums on outstanding risks.....	1,886,298.52
State, county and municipal taxes due or accrued.....	42,970.00
Due and accrued for salaries, rent and incidental expenses....	11,930.61
Commissions and brokerage .....	18,590.55
Return premiums .....	118.44
Reinsurance .....	<u>44,691.16</u>
Gross liabilities, except deposit capital.....	\$2,227,776.26
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	<u>949,691.54</u>
Surplus as regards policy-holders.....	<u>1,149,691.54</u>
Total liabilities .....	\$3,377,467.80

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$311,767,385	\$3,625,497.69
Written or renewed during the year.....	<u>222,873,089</u>	<u>2,609,864.06</u>
Total.....	\$534,640,474	\$6,235,361.75
Deduct risks expired or terminated.....	<u>197,356,244</u>	<u>2,438,680.30</u>
In force at the end of the year.....	\$337,284,230	\$3,796,681.45
Deduct amount reinsured .....	<u>30,128,859</u>	<u>347,171.86</u>
Net amount in force December 31, 1909...	<u>\$307,155,371</u>	<u>\$3,449,509.59</u>



	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$25,630,407	\$350,740.66
Written or renewed during the year.....	280,663,998	990,499.77
Total.....	\$306,294,405	\$1,341,240.43
Deduct risks expired or terminated.....	288,351,332	1,152,244.90
In force at the end of the year.....	\$17,943,073	\$188,995.53
Deduct amount reinsured.....	2,668,491	13,180.29
Net amount in force.....	\$15,274,582	\$175,815.24

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$43,426,744.53
Losses paid by United States Branch.....	26,708,008.35
Fire losses incurred during the year.....	809,677.07
Marine and inland losses incurred during the year.....	215,346.27

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$811,318.00
Premiums received .....	11,930.99
Losses paid .....	5,680.35
Losses incurred .....	5,455.35

## MANNHEIM INSURANCE COMPANY.

## UNITED STATES BRANCH.

MANNHEIM, GERMANY.

Commenced business in the United States, 1887.

*Resident Manager*, FRANZ HERRMANN, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$724,865.43

## INCOME.

Net marine and inland premiums.....	\$1,040,124.69
Interest and dividends on stocks and bonds.....	\$15,750.00
Interest and dividends from all other sources....	1,855.80
	<hr/>
Total interest .....	17,605.80
Received from home office.....	37,025.12
	<hr/>
Total income .....	\$1,094,755.61

## DISBURSEMENTS.

Net amount paid for marine and inland losses.....	\$601,415.16
Commissions and brokerage.....	184,683.91
Salaries and fees of officers and employees.....	83,861.78
Rents .....	5,479.20
All other taxes, licenses and insurance department fees.....	29,813.60
Remitted to home office.....	159,228.74
All other disbursements.....	15,304.32
	<hr/>
Total disbursements .....	\$1,079,786.71
	<hr/>
Balance .....	\$739,834.33

## ASSETS.

Book value of stocks and bonds.....	\$486,853.89
Cash in banks.....	32,883.88
Agents' balances .....	204,899.56
Bills receivable .....	5,197.00
Cash deposit with Manitoba.....	10,000.00
	<hr/>
Total ledger assets, as per balance.....	\$739,834.33

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$3,958.30
Interest due and accrued on other assets.....	75.00
	<hr/>
	4,033.30
	<hr/>
Gross assets .....	\$743,867.63

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$5,766.52
Depreciation of ledger assets .....	37,853.89
Total items not admitted.....	\$43,620.41
Total admitted assets.....	\$700,247.22

## LIABILITIES.

Net amount of unpaid losses.....	\$47,257.98
Unearned premiums on outstanding risks.....	262,934.12
State, county and municipal taxes due or accrued.....	25,000.00
Due and accrued for salaries, rent and incidental expenses....	500.00
Gross liabilities, except deposit capital.....	\$335,692.10
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	164,555.12
Surplus as regards policy-holders.....	364,555.12
Total liabilities .....	\$700,247.22

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$35,113,991	\$583,226.36
Written or renewed during the year.....	338,302,367	1,776,893.38
Total.....	\$373,416,358	\$2,360,119.74
Deduct risks expired or terminated.....	339,391,290	1,672,711.07
In force at the end of the year.....	\$34,025,068	\$687,408.67
Deduct amount reinsured.....	7,459,101	181,484.48
Net amount in force.....	\$26,565,967	\$505,924.19

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$12,115,773.73
Losses paid by United States Branch.....	6,773,324.67
Marine and inland losses incurred during the year.....	592,753.35

## BUSINESS IN NEW HAMPSHIRE.

None.

## MOSCOW FIRE INSURANCE COMPANY.

## UNITED STATES BRANCH.

MOSCOW, RUSSIA.

Commenced business in the United States, 1900.

*Resident Manager*, PAUL E. RASOR, New York City.

## CAPITAL STOCK.

Deposits capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$1,307,594.52

## INCOME.

Net fire premiums.....	\$1,545,751.17
Interest and dividends on stocks and bonds.....	\$51,426.94
Interest and dividends from all other sources....	4,673.77
Total interest .....	56,100.71
Total income .....	\$1,601,851.88

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$683,925.42
Commissions and brokerage.....	440,117.85
Salaries and fees of officers and employees.....	500.00
All other taxes, licenses and insurance department fees.....	26,538.83
Remitted to home office.....	200,650.00
All other disbursements.....	4,973.97
Total disbursements .....	\$1,356,706.07
Balance .....	\$1,852,740.33

## ASSETS.

Book value of stocks and bonds.....	\$1,688,882.53
Cash in banks.....	108,004.90
Agents' balances .....	55,852.81
Total ledger assets, as per balance.....	\$1,852,740.33

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$9,783.32
Gross assets .....	\$1,862,523.65

## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	137,287.53
Total admitted assets.....	\$1,725,236.12

## LIABILITIES.

Net amount of unpaid losses.....	\$130,862.00
Unearned premiums on outstanding risks.....	1,029,477.39
State, county and municipal taxes due or accrued.....	32,042.31
Gross liabilities, except deposit capital.....	\$1,192,381.70
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	332,854.42
Surplus as regards policy-holders.....	532,854.42
Total liabilities .....	\$1,725,236.12

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$154,351,846	\$1,631,708.22
Written or renewed during the year.....	192,347,643	1,924,492.90
Total.....	\$346,699,489	\$3,556,201.12
Deduct risks expired or terminated.....	154,985,122	1,578,052.79
In force at the end of the year.....	\$191,714,367	\$1,978,148.33
Deduct amount reinsured.....		
Net amount in force December 31, 1909...	\$191,714,367	\$1,978,148.33

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$9,538,321.97
Losses paid by United States Branch.....	5,170,500.63
Fire losses incurred during the year.....	712,087.42

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$513,503.00
Premiums received .....	4,907.89
Losses paid .....	3,003.62
Losses incurred .....	3,834.62

## MUNICH REINSURANCE COMPANY.

## UNITED STATES BRANCH.

BAVARIA, GERMANY.

Commenced business in the United States, 1898.

*Resident Manager*, CARL SCHREINER, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$4,652,559.43

## INCOME.

Net fire premiums.....	\$4,524,816.07
Interest and dividends on stocks and bonds....	\$160,126.12
Interest and dividends from all other sources....	21,545.16
Total interest .....	181,671.28
Profit on sale or maturity of ledger assets.....	19,968.25
Total income .....	\$4,726,455.60

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,286,316.60
Commissions and brokerage.....	1,337,362.22
Salaries and fees of officers and employees.....	32,321.63
Rents .....	3,500.00
All other taxes, licenses and insurance department fees.....	7,389.37

Remitted to home office.....	\$434,130.40
All other disbursements.....	6,705.84

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Total disbursements .....	\$4,107,726.06
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Balance .....	\$5,271,288.97
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## ASSETS.

Book value of stocks and bonds.....	\$4,279,723.26
Cash in banks.....	920,982.58
Agents' balances .....	70,583.13

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Total ledger assets, as per balance.....	\$5,271,288.97
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## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	35,233.26
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Total admitted assets.....	\$5,236,055.71
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## LIABILITIES.

Net amount of unpaid losses.....	\$775,441.00
Unearned premiums on outstanding risks.....	2,252,186.60
Contingent reserve .....	800,000.00
All other liabilities .....	50,000.00

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Gross liabilities, except deposit capital.....	\$3,877,627.60
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Deposit capital .....	\$200,000.00
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Surplus beyond all liabilities.....	1,158,428.11
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Surplus as regards policy-holders.....	1,358,428.11
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Total liabilities .....	\$5,236,055.71
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$434,179,096	\$4,125,222.89
Written or renewed during the year.....	484,824,603	5,507,812.51
Total.....	\$919,003,699	\$9,633,035.40
Deduct risks expired or terminated.....	415,618,438	5,221,276.29
In force at the end of the year.....	\$503,385,261	\$4,411,759.11
Deduct amount reinsured.....		
Net amount in force December 31, 1909...	\$503,385,261	\$4,411,759.11



## MISCELLANEOUS.

Premiums received by United States Branch.....	\$34,200,102.94
Losses paid by United States Branch.....	21,003,025.27
Fire losses incurred during the year.....	2,371,908.60

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$2,557,357.00
Premiums received .....	33,141.26
Losses paid .....	23,819.74
Losses incurred .....	15,692.74

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NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY.

## UNITED STATES BRANCH.

LONDON AND EDINBURGH, GREAT BRITAIN.

Commenced business in the United States, 1866.

*Resident Manager*, E. G. RICHARDS, New York City.

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CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$7,341,862.10

## INCOME.

Net fire premiums.....	\$4,806,162.57
Interest and dividends on stocks and bonds.....	\$249,478.05
Interest and dividends from all other sources....	4,561.90
<hr/>	
Total interest .....	254,039.95
Profit on sale or maturity of ledger assets.....	20,432.81
Income from all other sources.....	1,396.81
<hr/>	
Total income .....	\$5,083,516.24

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,988,547.85
Deposit premiums returned on perpetual risks.....	60.00
Commissions and brokerage.....	986,472.47
Salaries and fees of officers and employees.....	428,975.74
Rents .....	20,111.24
All other taxes, licenses and insurance department fees.....	100,043.89
Loss on sale or maturity of ledger assets.....	482.83
Remitted to home office.....	65,450.73
All other disbursements.....	280,022.94
<hr/>	
Total disbursements .....	\$3,870,167.69
<hr/>	
Balance .....	\$8,555,210.65

## ASSETS.

Book value of stocks and bonds.....	\$7,431,313.23
Cash in company's office.....	300.00
Cash in banks .....	331,700.86
Agents' balances .....	789,415.56
Other ledger assets.....	2,481.00
<hr/>	
Total ledger assets, as per balance.....	\$8,555,210.65

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	78,168.72
<hr/>	
Gross assets .....	\$8,633,379.37

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$11,091.77
Depreciation of ledger assets .....	379,676.25
<hr/>	
Total items not admitted.....	390,768.02
<hr/>	
Total admitted assets.....	\$8,242,611.35

## LIABILITIES.

Net amount of unpaid losses.....	\$384,531.06
Unearned premiums on outstanding risks.....	4,166,252.62

Reclaimable on perpetual fire policies.....	\$34,218.08
State, county and municipal taxes due or accrued.....	80,000.00

Gross liabilities, except deposit capital.....	\$4,665,001.76
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	3,377,609.59

Surplus as regards policy-holders.....	3,577,609.59
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Total liabilities .....	\$8,242,611.35
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$880,609,076	\$8,124,240.12
Written or renewed during the year.....	740,156,003	6,617,393.93

Total.....	\$1,620,765,079	\$14,741,634.05
Deduct risks expired or terminated.....	648,758,990	5,823,510.75

In force at the end of the year.....	\$972,006,089	\$8,918,123.30
Deduct amount reinsured.....	146,760,854	772,165.78

Net amount in force December 31, 1909...	\$825,245,235	\$8,145,957.52
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Perpetual risks in force.....	\$1,199,045	\$36,019.03
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## MISCELLANEOUS.

Premiums received by United States Branch.....	\$96,416,176.66
Losses paid by United States Branch.....	58,716,723.96
Fire losses incurred during the year.....	1,995,806.63

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,898,126.00
Premiums received .....	18,060.98
Losses paid .....	5,641.17
Losses incurred .....	7,114.17

## NORTHERN ASSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1876.

*Resident Manager*, GEORGE W. BABB, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$4,856,581.28

## INCOME.

Net fire premiums.....	\$2,926,977.24
Interest and dividends on stocks and bonds.....	\$151,858.88
Interest and dividends from all other sources....	9,389.78
Rents from company's property.....	9,000.00
<hr/>	
Total interest and rents.....	170,248.66
Received from home office.....	219,501.47
Income from all other sources.....	10.00
<hr/>	
Total income .....	\$3,316,737.37

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,350,960.60
Commissions and brokerage.....	467,755.85
Salaries and fees of officers and employees.....	295,243.77
Rents .....	20,695.20
Repairs and expenses on real estate.....	51.42
Taxes on real estate.....	2,936.57
All other taxes, licenses and insurance department fees.....	82,595.40
Loss on sale or maturity of ledger assets.....	6,922.70
Remitted to home office.....	758,626.60
All other disbursements.....	210,728.87
<hr/>	
Total disbursements .....	\$3,196,516.98
<hr/>	
Balance .....	\$4,976,801.67

## ASSETS.

Book value of real estate, unincumbered.....	\$115,000.00
Book value of stocks and bonds.....	4,157,059.06
Cash in company's office.....	502.67
Cash in banks.....	181,525.62
Agents' balances .....	506,991.86
Bills receivable .....	15,722.46

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Total ledger assets, as per balance..... \$4,976,801.67

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	43,264.18
Market value of real estate over book value.....	60,000.00
Due for reinsurance on losses paid.....	19,377.81

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Gross assets .....

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\$5,099,443.66

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$18,056.89
Bills receivable past due .....	15,722.46
Depreciation of ledger assets .....	132,494.06

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Total items not admitted..... 166,272.91

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Total admitted assets..... \$4,933,170.75

## LIABILITIES.

Net amount of unpaid losses.....	\$331,721.36
Unearned premiums on outstanding risks.....	2,709,204.60
State, county and municipal taxes due or accrued.....	84,524.41
Due and accrued for salaries, rent and incidental expenses....	33,556.37
Reinsurance .....	18,070.04

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Gross liabilities, except deposit capital..... \$3,177,076.78

Deposit capital .....

\$200,000.00

Surplus beyond all liabilities..... 1,556,093.97

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Surplus as regards policy-holders..... 1,756,093.97

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Total liabilities .....

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\$4,933,170.75

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$533,546,429	\$5,809,608.13
Written or renewed during the year.....	404,644,313	4,494,592.45
Total.....	\$938,190,742	\$10,304,200.58
Deduct risks expired or terminated.....	383,536,246	4,285,332.88
In force at the end of the year.....	\$554,654,496	\$6,018,867.70
Deduct amount reinsured.....	64,192,377	724,118.13
Net amount in force December 31, 1909...	\$490,462,119	\$5,294,749.57

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$44,125,812.57
Losses paid by United States Branch.....	26,973,542.39
Fire losses incurred during the year.....	1,440,046.51

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$930,146.00
Premiums received .....	11,529.78
Losses paid .....	1,898.91
Losses incurred .....	3,078.55

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

## UNITED STATES BRANCH.

## NORWICH, ENGLAND.

Commenced business in the United States, 1877.

*Resident Manager, J. MONTGOMERY HARE, New York City.*

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,827,249.59

## INCOME.

Net fire premiums.....	\$1,710,369.38
Interest on mortgages.....	\$1,750.00
Interest and dividends on stocks and bonds.....	86,576.05
Interest and dividends from all other sources....	3,134.48
<hr/>	
Total interest .....	91,460.53
Profit on sale or maturity of ledger assets.....	18,666.84
Income from all other sources.....	4.61
<hr/>	
Total income .....	\$1,820,501.36

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,232,373.17
Commissions and brokerage.....	323,456.15
Salaries and fees of officers and employees.....	179,891.48
Rents .....	22,742.91
All other taxes, licenses and insurance department fees.....	57,613.26
Loss on sale or maturity of ledger assets.....	2,500.00
Remitted to home office.....	126,815.03
All other disbursements.....	179,326.26
<hr/>	
Total disbursements .....	\$2,124,718.26
<hr/>	
Balance .....	\$2,523,032.69

## ASSETS.

Mortgage loans on real estate, first liens.....	\$35,000.00
Book value of stocks and bonds.....	2,038,117.42
Cash in company's office .....	184.18
Cash in banks .....	178,634.03
Agents' balances .....	269,799.09
Other ledger assets .....	1,297.97
<hr/>	
Total ledger assets, as per balance.....	\$2,523,032.69

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$145.83
Interest due and accrued on stocks and bonds....	20,971.24
<hr/>	
	21,117.07



Market value of stocks and bonds over book value.....	\$55,789.58
Due for reinsurance on losses paid.....	1,468.54

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Gross assets .....	\$2,601,407.88
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## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	7,077.71
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Total admitted assets .....	\$2,594,330.17
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## LIABILITIES.

Net amount of unpaid losses.....	\$162,749.75
Unearned premiums on outstanding risks.....	1,605,956.01
State, county and municipal taxes due or accrued.....	25,080.70
Due and accrued for salaries, rent and incidental expenses....	1,121.72
Commissions and brokerage .....	5,852.72
Return premiums .....	3,719.97
Reinsurance .....	19,981.42

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Gross liabilities, except deposit capital.....	\$1,824,462.29
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	569,867.88

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Surplus as regards policy-holders.....	769,867.88
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Total liabilities .....	\$2,594,330.17
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$355,418,961	\$3,725,722.86
Written or renewed during the year.....	234,565,920	2,447,414.83
Total.....	\$589,984,881	\$6,173,137.69
Deduct risks expired or terminated.....	243,632,458	2,578,772.39
In force at the end of the year.....	\$346,352,423	\$3,594,365.30
Deduct amount reinsured.....	51,309,222	426,974.56
Net amount in force December 31, 1909...	\$295,043,201	\$3,167,390.74

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$41,966,722.49
Losses paid by United States Branch.....	25,937,145.13
Fire losses incurred during the year.....	887,699.61

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$855,263.00
Premiums received .....	9,569.56
Losses paid .....	3,580.31
Losses incurred .....	2,248.24

## PALATINE INSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

## LONDON, ENGLAND.

Commenced business in the United States, 1901.

*Resident Manager*, A. H. WRAY, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$3,002,783.51

## INCOME.

Net fire premiums.....	\$1,674,347.75
Interest and dividends on stocks and bonds.....	\$106,886.14
Interest and dividends from all other sources..	3,851.37
<hr/>	
Total interest .....	110,737.51
Increase in book value of ledger assets.....	3,786.00
Received from home office.....	65,000.00
<hr/>	
Total income .....	\$1,853,871.26

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$841,711.65
Commissions and brokerage.....	251,749.24
Salaries and fees of officers and employees.....	92,721.26
Rents .....	8,799.25
All other taxes, licenses and insurance department fees.....	43,458.09
Loss on sale or maturity of ledger assets.....	247.84
Decrease in book value of ledger assets.....	10,234.28
Remitted to home office.....	164,794.56
All other disbursements .....	215,691.50
<hr/>	
Total disbursements .....	\$1,629,407.67
<hr/>	
Balance .....	\$3,227,247.10

## ASSETS.

Book value of stocks and bonds.....	\$2,707,019.71
Cash in company's office.....	73.55
Cash in banks.....	147,269.24
Agents' balances .....	371,617.03
Bills receivable .....	1,267.57
<hr/>	
Total ledger assets, as per balance.....	\$3,227,247.10

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	30,860.36
Market value of stocks and bonds over book value.....	7,300.29
<hr/>	
Gross assets .....	\$3,265,407.75

## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	17,992.91
<hr/>	
Total admitted assets.....	\$3,247,414.84

## LIABILITIES.

Net amount of unpaid losses.....	\$361,810.00
Unearned premiums on outstanding risks.....	1,458,136.08
State, county and municipal taxes due or accrued.....	27,311.55
Due and accrued for salaries, rent and incidental expenses....	1,750.00

Commissions and brokerage.....	\$42,539.54
Return premiums .....	8,903.80
Reinsurance .....	31,597.69
<hr/>	
Gross liabilities, except deposit capital.....	\$1,932,048.66
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	1,115,366.18
<hr/>	
Surplus as regards policy-holders.....	1,315,366.18
<hr/>	
Total liabilities .....	\$3,247,414.84

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$238,128,831	\$2,863,163.45
Written or renewed during the year.....	207,645,623	2,400,890.76
<hr/>		
Total.....	\$445,774,454	\$5,264,054.21
Deduct risks expired or terminated.....	172,083,090	2,084,210.91
<hr/>		
In force at the end of the year.....	\$273,691,364	\$3,179,843.30
Deduct amount reinsured.....	33,220,583	414,439.77
<hr/>		
Net amount in force December 31, 1909...	\$240,470,781	\$2,765,403.53
<hr/>		

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$12,614,812.00
Losses paid by United States Branch.....	7,598,402.00
Fire losses incurred during the year.....	787,147.48

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$483,172.00
Premiums received .....	6,473.46
Losses paid .....	155.38
Losses incurred .....	350.38

## PHOENIX ASSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1879.

*Resident Managers*, L. P. BAYARD and P. BERESFORD, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$3,174,307.13

## INCOME.

Net fire premiums.....	\$2,412,755.56
Interest and dividends on stocks and bonds.....	\$100,108.60
Interest and dividends from all other sources....	2,863.70
<hr/>	
Total interest .....	102,972.30
Profit on sale or maturity of ledger assets.....	1,257.65
Increase in book value of ledger assets.....	20,022.50
Income from all other sources.....	20.00
<hr/>	
Total income .....	\$2,537,028.01

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,239,434.11
Commissions and brokerage.....	484,935.78
Salaries and fees of officers and employees.....	241,732.06
Rents .....	21,721.37
All other taxes, licenses and insurance department fees.....	71,126.90
Loss on sale or maturity of ledger assets.....	3,654.92
Decrease in book value of ledger assets.....	27,137.35
Remitted to home office.....	110,128.32
All other disbursements.....	154,493.86
<hr/>	
Total disbursements .....	\$2,354,364.67
<hr/>	
Balance .....	\$3,356,970.47

## ASSETS.

Book value of stocks and bonds.....	\$2,787,966.00
Cash in company's office.....	1,042.77
Cash in banks.....	177,338.46
Agents' balances .....	390,623.24
<hr/>	
Total ledger assets, as per balance.....	\$3,356,970.47

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	37,094.88
Due for reinsurance on losses paid.....	7,221.05
<hr/>	
Gross assets .....	\$3,401,286.40

## ITEM NOT ADMITTED.

Agents' balances on business prior to October 1, 1909.....	3,105.35
<hr/>	
Total admitted assets.....	\$3,398,181.05

## LIABILITIES.

Net amount of unpaid losses.....	\$186,780.00
Unearned premiums on outstanding risks.....	1,928,101.82
State, county and municipal taxes due or accrued.....	26,500.00
Due and accrued for salaries, rent and incidental expenses....	213.64
Reinsurance .....	7,545.92
<hr/>	
Gross liabilities, except deposit capital.....	\$2,149,141.38
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	1,049,039.67
<hr/>	
Surplus as regards policy-holders.....	1,249,039.67
<hr/>	
Total liabilities .....	\$3,398,181.05

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$414,771,876	\$4,388,183.71
Written or renewed during the year.....	312,801,202	3,394,121.65
Total.....	\$727,573,078	\$7,782,305.36
Deduct risks expired or terminated.....	294,957,921	3,292,863.91
In force at the end of the year.....	\$432,615,157	\$4,489,441.45
Deduct amount reinsured.....	79,845,467	744,609.98
Net amount in force December 31, 1909...	\$352,769,690	\$3,744,831.47

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$56,198,348.66
Losses paid by United States Branch.....	37,116,099.73
Fire losses incurred during the year.....	1,232,827.73

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$638,141.00
Premiums received .....	7,555.11
Losses paid .....	10,386.80
Losses incurred .....	10,937.80

## ROSSIA INSURANCE COMPANY.

## UNITED STATES BRANCH.

## ST. PETERSBURG, RUSSIA.

Commenced business in the United States, 1904.

*Resident Manager, C. F. STURHAHN, New York City.*

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,874,145.10



## INCOME.

Net fire premiums.....*	\$3,954,532.45
Interest and dividends on stocks and bonds.....	\$103,964.78
Interest and dividends from all other sources....	6,513.02
	<hr/>
Total interest .....	110,477.80
Received from home office.....	717.70
	<hr/>
Total income .....	\$4,065,727.95

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,957,699.47
Commissions and brokerage.....	1,103,527.43
Salaries and fees of officers and employees.....	79,738.53
Rents .....	8,023.86
All other taxes, licenses and insurance department fees.....	8,841.01
Remitted to home office.....	425,000.00
All other disbursements.....	46,986.95
	<hr/>
Total disbursements .....	\$3,629,817.25
	<hr/>
Balance .....	\$3,310,055.80

## ASSETS.

Book value of stocks and bonds.....	\$2,934,853.75
Cash in banks .....	278,396.79
Agents' balances .....	96,805.26
	<hr/>
Total ledger assets, as per balance.....	\$3,310,055.80

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds....	\$35,640.84
Interest due and accrued on other assets.....	107.23
	<hr/>
	35,748.07
	<hr/>
Gross assets .....	\$3,345,803.87

## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	29,393.75
	<hr/>
Total admitted assets .....	\$3,316,410.12

## LIABILITIES.

Net amount of unpaid losses.....	\$522,912.00
Unearned premiums on outstanding risks.....	2,273,208.75
State, county and municipal taxes due or accrued.....	7,000.00
Due and accrued for salaries, rent and incidental expenses....	959.67
<hr/>	
Gross liabilities, except deposit capital.....	\$2,804,080.42
Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	312,329.70
<hr/>	
Surplus as regards policy-holders.....	512,329.70
<hr/>	
Total liabilities .....	\$3,316,410.12

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$289,440,613	\$3,862,025.51
Written or renewed during the year.....	410,152,868	4,846,342.11
<hr/>		<hr/>
Total.....	\$699,593,481	\$8,708,367.62
Deduct risks expired or terminated.....	347,015,308	4,399,854.32
<hr/>		<hr/>
In force at the end of the year.....	\$352,578,173	\$4,308,513.30
Deduct amount reinsured.....		
<hr/>		<hr/>
Net amount in force December 31, 1909...	\$352,578,173	\$4,308,513.30

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$16,982,176.68
Losses paid by United States Branch.....	9,395,559.59
Fire losses incurred during the year.....	2,080,351.47

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,291,543.00
Premiums received .....	14,444.68
Losses paid .....	14,859.33
Losses incurred .....	9,836.33

## ROYAL EXCHANGE ASSURANCE.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1891.

*Resident Manager*, UBERTO C. CROSBY, New York City.

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,460,563.62

## INCOME.

Net fire premiums.....	\$1,423,065.65
Interest and dividends on stocks and bonds....	\$76,168.50
Interest and dividends from all other sources....	1,169.57
<hr/>	
Total interest .....	77,338.07
Received from home office.....	272,307.24
Income from all other sources.....	201.75
<hr/>	
Total income .....	\$1,772,912.71

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$869,708.65
Commissions and brokerage.....	347,135.08
Salaries and fees of officers and employees.....	137,511.36
Rents .....	7,856.00
All other taxes, licenses and insurance department fees.....	43,315.16
Remitted to home office.....	445,775.99
All other disbursements.....	96,090.38
<hr/>	
Total disbursements .....	\$1,947,392.62
<hr/>	
Balance .....	\$2,286,083.71

## ASSETS.

Book value of stocks and bonds.....	\$2,002,992.80
Cash in company's office.....	75.00
Cash in banks.....	43,899.99
Agents' balances .....	239,115.92

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Total ledger assets, as per balance..... \$2,286,083.71

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	23,417.36
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Gross assets .....

\$2,309,501.07

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$1,096.13
Depreciation of ledger assets .....	82,140.30

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Total items not admitted..... 83,236.43

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Total admitted assets .....

\$2,226,264.64

## LIABILITIES.

Net amount of unpaid losses.....	\$146,510.46
Unearned premiums on outstanding risks.....	1,224,768.61
State, county and municipal taxes due or accrued.....	25,000.00
Reinsurance .....	11,642.86

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Gross liabilities, except deposit capital..... \$1,407,921.93

Deposit capital .....

\$200,000.00

Surplus beyond all liabilities..... 618,342.71

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Surplus as regards policy-holders..... 818,342.71

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Total liabilities .....

\$2,226,264.64

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$299,672,197	\$3,058,604.06
Written or renewed during the year.....	214,666,060	2,305,534.76
Total.....	\$514,338,257	\$5,364,138.82
Deduct risks expired or terminated.....	234,920,157	2,479,627.71
In force at the end of the year.....	\$279,418,100	\$2,884,511.11
Deduct amount reinsured .....	56,509,925	552,858.31
Net amount in force December 31, 1909...	\$222,908,175	\$2,331,652.80

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$15,123,429.75
Losses paid by United States Branch.....	11,253,623.47
Fire losses incurred during the year.....	947,259.23

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$424,240.00
Premiums received .....	5,874.73
Losses paid .....	6,718.67
Losses incurred .....	8,215.67

## ROYAL INSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

## LIVERPOOL, ENGLAND.

Commenced business in the United States, 1851.

*Resident Managers, N. E. Department, FIELD & COWLES, Boston, Mass.*

## CAPITAL STOCK.

Deposit capital .....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$11,071,943.65

## INCOME.

Net fire premiums, \$7,346,276.26; marine, \$22,486.52.....	\$7,368,762.78
Deposit premiums received on perpetual risks.....	.18
Interest on mortgages .....	\$28,025.04
Interest and dividends on stocks and bonds.....	214,262.89
Interest and dividends from all other sources.....	7,139.25
Rents from company's property.....	344,045.04
<hr/>	
Total interest and rents.....	593,472.22
Profit on sale or maturity of ledger assets.....	33,937.50
Increase in book value of ledger assets.....	2,500.00
Received from home office.....	687.10
Income from all other sources.....	30.41
<hr/>	
Total income .....	\$7,999,390.19

## DISBURSEMENTS.

Net amount paid for fire losses, \$3,555,984.41; marine, \$1,469.94 .....	\$3,557,454.35
Deposit premiums returned on perpetual risks.....	2,401.29
Commissions and brokerage.....	1,258,986.32
Salaries and fees of officers and employees.....	793,532.78
Rents .....	80,463.95
Repairs and expenses on real estate.....	135,275.07
Taxes on real estate.....	47,388.39
All other taxes, licenses and insurance department fees.....	169,243.00
Decrease in book value of ledger assets.....	8,706.15
Remitted to home office.....	1,308,516.45
All other disbursements.....	508,858.95
<hr/>	
Total disbursements.....	\$7,870,826.70
<hr/>	
Balance .....	\$11,200,507.14

## ASSETS.

Book value of real estate, unincumbered.....	\$4,152,290.42
Mortgage loans on real estate, first liens.....	495,800.00
Book value of stocks and bonds.....	5,034,285.43
Cash in company's offices.....	4,757.15

Cash in banks.....	\$278,090.82
Agents' balances.....	1,335,283.32

Total ledger assets, as per balance.....\$11,200,507.14

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,232.80
Interest due and accrued on stocks and bonds...	57,271.25
Rents due and accrued on company's property..	16,508.20
	<hr/>
	84,012.25
Due for reinsurance on losses paid.....	64,105.70

Gross assets.....\$11,348,625.09

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$23,846.20
Depreciation of ledger assets .....	1,210.53

Total items not admitted.....25,056.83

Total admitted assets.....\$11,323,568.26

## LIABILITIES.

Net amount of unpaid losses.....	\$576,735.99
Unearned premiums on outstanding risks.....	7,176,390.67
Reclaimable on perpetual fire policies.....	97,540.72
Net premium reserve under life department.....	92,495.00
State, county and municipal taxes due or accrued.....	160,794.23
Due and accrued for salaries, rent and incidental expenses....	56,432.17
Commissions and brokerage.....	24,161.20
Return premiums.....	28,287.02
Reinsurance .....	99,810.32

Gross liabilities, except deposit capital.....\$8,312,647.32

Deposit capital.....\$200,000.00

Surplus beyond all liabilities.....2,810,920.94

Surplus as regards policy-holders.....3,010,920.94

Total liabilities.....\$11,323,568.26



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$1,563,047,252	\$16,522,270.62
Written or renewed during the year.....	951,910,163	10,454,030.04
Total .....	\$2,514,957,415	\$26,976,300.66
Deduct risks expired or terminated.....	963,499,324	10,541,171.58
In force at the end of the year.....	\$1,551,458,091	\$16,435,129.08
Deduct amount reinsured.....	218,645,570	2,543,001.62
Net amount in force December 31, 1909...	\$1,332,812,521	\$13,892,127.46
Perpetual risks in force.....	\$5,162,163	\$111,881.16
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....		
Written or renewed during the year.....	\$14,099,640	\$22,486.52
Total .....	\$14,099,640	\$22,486.52
Deduct risks expired or terminated.....	13,546,159	10,411.53
In force at the end of the year.....	\$553,481	\$12,074.99
Deduct amount reinsured.....		
Net amount in force.....	\$553,481	\$12,074.99

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$140,038,791.04
Losses paid by United States Branch.....	82,122,374.73
Fire losses incurred during the year.....	3,471,385.61
Marine and inland losses incurred during the year.....	13,566.94

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$3,017,280.68
Premiums received .....	45,680.80
Losses paid.....	32,729.87
Losses incurred.....	32,282.87

## RUSSIAN REINSURANCE COMPANY.

## UNITED STATES BRANCH.

ST. PETERSBURG, RUSSIA.

Commenced business in the United States, 1907.

*Resident Manager*, PAUL E. RASOR, New York City.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$787,419.07

## INCOME.

Net fire premiums.....	\$985,756.17
Interest and dividends on stocks and bonds.....	\$28,173.81
Interest and dividends from all other sources.....	2,332.07
Total interest.....	30,505.88
Profit on sale or maturity of ledger assets.....	5,605.90
Total income.....	\$1,021,867.95

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$379,229.17
Commissions and brokerage.....	286,890.15
Salaries and fees of officers and employees.....	500.00
All other taxes, licenses and insurance department fees.....	14,253.69
Remitted to home office.....	105,931.05
All other disbursements.....	2,515.31
Total disbursements.....	\$789,319.37
Balance .....	\$1,019,967.65

## ASSETS.

Book value of stocks and bonds.....	\$897,075.58
Cash in banks.....	87,350.07
Agents' balances .....	35,542.00
Total ledger assets, as per balance.....	\$1,019,967.65

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$6,740.81
Gross assets .....	\$1,026,708.46

## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	7,075.58
Total admitted assets.....	\$1,019,632.88

## LIABILITIES.

Net amount of unpaid losses.....	\$68,011.00
Unearned premiums on outstanding risks.....	609,420.50
State, county and municipal taxes due or accrued.....	16,154.36
Gross liabilities, except deposit capital.....	\$693,585.86
Deposit capital.....	\$200,000.00
Surplus beyond all liabilities.....	126,047.02
Surplus as regards policy holders.....	326,047.02
Total liabilities.....	\$1,019,632.88

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$66,916,294	\$723,705.61
Written or renewed during the year.....	115,204,789	1,209,812.15
Total .....	\$182,121,083	\$1,933,517.76
Deduct risks expired or terminated.....	75,004,763	798,955.32
In force at the end of the year.....	\$107,116.320	\$1,134,562.44
Deduct amount reinsured .....		
Net amount in force December 31, 1909.....	\$107,116,320	\$1,134,562.44

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$2,164,511.82
Losses paid by United States Branch.....	729,116.25
Fire losses incurred during the year.....	400,058.17

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$337,542.00
Premiums received.....	3,180.71
Losses paid.....	1,756.46
Losses incurred.....	2,569.46

## SALAMANDRA INSURANCE COMPANY.

## UNITED STATES BRANCH.

ST. PETERSBURG, RUSSIA.

Commenced business in the United States, 1899.

*Resident Managers, ALBERT WILCOX & Co., New York City.*

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,416,423.74

## INCOME.

Net fire premiums.....	\$1,409,424.29
Interest and dividends on stocks and bonds.....	\$77,930.99
Interest and dividends from all other sources....	6,423.80
Total interest .....	84,354.79
Profit on sale or maturity of ledger assets.....	9,334.37
Increase in book value of ledger assets.....	7,572.50
Total income.....	\$1,510,685.95

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,002,596.04
Commissions and brokerage.....	590,750.94
Salaries and fees of officers and employees.....	1,261.92

All other taxes, licenses and insurance department fees.....	\$1,003.45
Loss on sale or maturity of ledger assets.....	1,243.75
Decrease in book value of ledger assets.....	6,646.25
Remitted to home office.....	430,000.00
All other disbursements.....	2,057.54
<hr/>	
Total disbursements.....	\$2,035,559.84
<hr/>	
Balance .....	\$1,891,559.85

## ASSETS.

Book value of stocks and bonds.....	\$1,530,180.00
Cash in banks.....	44,380.54
Agents' balances.....	279,255.05
Other ledger assets.....	37,744.26
<hr/>	
Total ledger assets, as per balance.....	\$1,891,559.85

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	19,810.84
<hr/>	
Gross assets.....	\$1,911,370.69

## LIABILITIES.

Net amount of unpaid losses.....	\$253,005.40
Unearned premiums on outstanding risks.....	907,870.62
Due and accrued for salaries, rent and incidental expenses....	3,500.00
<hr/>	
Gross liabilities, except deposit capital.....	\$1,264,376.02
Deposit capital.....	\$200,000.00
Surplus beyond all liabilities.....	446,994.67
<hr/>	
Surplus as regards policy holders.....	646,994.67
<hr/>	
Total liabilities.....	\$1,911,370.69

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$268,257,215	\$3,207,728.09
Written or renewed during the year.....	294,946,259	3,560,046.95
Total .....	\$563,203,474	\$6,767,775.04
Deduct risks expired or terminated.....	199,431,427	2,499,222.49
In force at the end of the year.....	\$363,772,047	\$4,268,552.55
Deduct amount reinsured.....	217,738,890	2,503,429.44
Net amount in force December 31, 1909....	\$146,033,157	\$1,765,123.11

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$13,167,775.63
Losses paid by United States Branch.....	6,012,539.72
Fire losses incurred during the year.....	1,097,030.40

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$920,516.00
Premiums received.....	10,850.07
Losses paid .....	9,824.00
Losses incurred .....	7,095.00

SCOTTISH UNION AND NATIONAL INSURANCE  
COMPANY.

## UNITED STATES BRANCH.

## EDINBURGH, SCOTLAND.

Commenced business in the United States, 1880.

*Resident Manager*, JAMES H. BREWSTER, Hartford, Conn.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$5,067,359.07

## INCOME.

Net fire premiums.....	\$2,068,182.25
Interest on mortgages.....	\$19,941.11
Interest and dividends on stocks and bonds.....	166,512.04
Interest and dividends from all other sources....	2,251.27
Rents from company's property.....	5,704.90
<hr/>	
Total interest and rents.....	194,409.32
Profit on sale or maturity of ledger assets.....	1,269.65
Increase in book value of ledger assets.....	152.50
Received from home office.....	69,193.08
Income from all other sources.....	20.40
<hr/>	
Total income.....	\$2,333,227.20

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$953,022.01
Commissions and brokerage.....	443,129.64
Salaries and fees of officers and employees.....	152,499.02
Rents .....	6,534.78
Repairs and expenses on real estate.....	3,360.81
Taxes on real estate.....	1,341.61
All other taxes, licenses and insurance department fees.....	51,197.64
Loss on sale or maturity of ledger assets.....	6,439.82
Decrease in book value of ledger assets.....	7,681.59
Remitted to home office.....	661,024.37
All other disbursements.....	124,476.05
<hr/>	
Total disbursements.....	\$2,410,707.34
<hr/>	
Balance .....	\$4,989,878.93

## ASSETS.

Book value of real estate, unincumbered.....	\$68,437.16
Mortgage loans on real estate, first liens.....	362,875.00
Book value of stocks and bonds.....	4,104,899.68
Cash in banks.....	109,923.75
Agents' balances.....	343,743.34
<hr/>	
Total ledger assets, as per balance.....	\$4,989,878.93



## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,406.88	
Interest due and accrued on stocks and bonds...	57,048.71	
Interest due and accrued on other assets.....	269.00	
		<hr/>
		\$64,724.59

Gross assets.....	\$5,054,603.52
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## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$8,550.59	
Depreciation of ledger assets .....	197,920.93	
		<hr/>
Total items not admitted.....	206,471.52	
		<hr/>
Total admitted assets.....	\$4,848,132.00	

## LIABILITIES.

Net amount of unpaid losses.....	\$203,965.63	
Unearned premiums on outstanding risks.....	1,926,970.53	
State, county and municipal taxes due or accrued.....	25,000.00	
Due and accrued for salaries, rent and incidental expenses....	10,000.00	
		<hr/>

Gross liabilities, except deposit capital.....	\$2,165,936.16	
Deposit capital.....	\$200,000.00	
Surplus beyond all liabilities.....	2,482,195.84	
		<hr/>

Surplus as regards policy holders.....	2,682,195.84
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Total liabilities.....	\$4,848,132.00
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$430,729,370	\$4,261,326.13
Written or renewed during the year.....	338,246,490	3,395,977.13
		<hr/>

Total .....	\$768,975,860	\$7,657,303.26
Deduct risks expired or terminated.....	305,195,391	3,080,306.97
		<hr/>

In force at the end of the year.....	\$463,780,469	\$4,576,996.29
Deduct amount reinsured.....	122,283,543	862,350.17
		<hr/>

Net amount in force December 31, 1909....	\$341,496,926	\$3,714,646.12
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$39,528,032.28
Losses paid by United States Branch.....	23,462,955.14
Fire losses incurred during the year.....	1,000,627.22

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$839,575.00
Premiums received.....	8,361.99
Losses paid.....	1,302.71
Losses incurred.....	1,359.71

## SKANDIA INSURANCE COMPANY.

## UNITED STATES BRANCH.

STOCKHOLM, SWEDEN.

Commenced business in the United States, 1900.

*Resident Manager, C. F. SHALLCROSS, New York City.*

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$1,393,126.83

## INCOME.

Net fire premiums.....	\$1,106,040.33
Interest and dividends on stocks and bonds.....	\$37,052.10
Interest and dividends from all other sources....	4,816.25
Total interest.....	41,868.35
Total income.....	\$1,147,908.68

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$603,604.76
Commissions and brokerage.....	344,643.77
Salaries and fees of officers and employees.....	981.35

All other taxes, licenses and insurance department fees.....	\$818.80
Decrease in book value of ledger assets.....	2,504.67
Remitted to home office.....	156,387.94
All other disbursements.....	18,636.34

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Total disbursements.....	\$1,127,577.63
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Balance .....	\$1,413,457.88
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## ASSETS.

Book value of stocks and bonds.....	\$1,125,259.51
Cash in banks.....	168,262.55
Agents' balances.....	119,935.82

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Total ledger assets, as per balance.....	\$1,413,457.88
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## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	10,341.68
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Gross assets.....	\$1,423,799.56
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## ITEM NOT ADMITTED.

Depreciation of ledger assets.....	50,054.76
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Total admitted assets.....	\$1,373,744.80
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## LIABILITIES.

Net amount of unpaid losses.....	\$173,457.44
Unearned premiums on outstanding risks.....	789,397.23
State, county and municipal taxes due or accrued.....	19,333.00
Due and accrued for salaries, rent and incidental expenses....	458.34
Commissions and brokerage.....	28,788.53
Return premiums.....	25,315.02

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Gross liabilities, except deposit capital.....	\$1,036,749.56
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Deposit capital.....	\$200,000.00
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Surplus beyond all liabilities.....	136,995.24
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Surplus as regards policy holders.....	336,995.24
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Total liabilities.....	\$1,373,744.80
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## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$113,474,848	\$1,434,259.73
Written or renewed during the year.....	118,366,645	1,380,107.74
Total .....	\$231,841,493	\$2,814,367.47
Deduct risks expired or terminated.....	112,501,933	1,311,331.49
In force at the end of the year.....	\$119,339,560	\$1,503,035.98
Deduct amount reinsured.....		
Net amount in force December 31, 1909.....	\$119,339,560	\$1,503,035.98

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$8,409,888.74
Losses paid by United States Branch.....	5,076,011.67
Fire losses incurred during the year.....	617,477.00

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$546,085.15
Premiums received.....	6,771.11
Losses paid.....	6,233.93
Losses incurred.....	5,912.93

## STATE FIRE INSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1897.

*Resident Manager*, JAMES H. BREWSTER, Hartford, Conn.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$452,372.69

## INCOME.

Net fire premiums.....	\$109,220.10
Interest and dividends on stocks and bonds.....	\$15,150.19
Interest and dividends from all other sources....	220.54
<hr/>	
Total interest.....	15,370.73
Profit on sale or maturity of ledger assets.....	160.00
Income from all other sources.....	10.50
<hr/>	
Total income.....	\$124,761.33

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$42,972.81
Commissions and brokerage.....	21,738.61
Salaries and fees of officers and employees.....	9,167.78
Rents .....	379.38
All other taxes, licenses and insurance department fees.....	5,293.37
Remitted to home office.....	25,186.51
All other disbursements.....	7,871.52
<hr/>	
Total disbursements.....	\$113,319.68
<hr/>	
Balance .....	\$463,814.34

## ASSETS.

Book value of stocks and bonds.....	\$408,697.40
Cash in banks.....	20,988.31
Agents' balances.....	34,128.63
<hr/>	
Total ledger assets, as per balance.....	\$463,814.34

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	3,779.16
<hr/>	
Gross assets.....	467,593.50

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$3,638.13
Depreciation of ledger assets .....	33,807.15
<hr/>	
Total items not admitted.....	37,445.28
<hr/>	
Total admitted assets.....	\$430,148.22

## LIABILITIES.

Net amount of unpaid losses.....		\$7,109.53
Unearned premiums on outstanding risks.....		88,071.41
State, county and municipal taxes due or accrued.....		2,500.00
		<hr/>
Gross liabilities, except deposit capital.....		\$97,680.94
Deposit capital.....	\$200,000.00	
Surplus beyond all liabilities.....	132,467.28	
		<hr/>
Surplus as regards policy holders.....		332,467.28
		<hr/>
Total liabilities.....		\$430,148.22

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$17,698,397	\$236,477.95
Written or renewed during the year.....	17,689,179	219,680.82
	<hr/>	<hr/>
Total .....	\$35,387,576	\$456,158.77
Deduct risks expired or terminated.....	15,093,099	197,947.99
	<hr/>	<hr/>
In force at the end of the year.....	\$20,294,477	\$258,210.78
Deduct amount reinsured.....	6,928,284	90,666.17
	<hr/>	<hr/>
Net amount in force December 31, 1909....	\$13,366,193	\$167,544.61

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$1,610,505.54
Losses paid by United States Branch.....	1,957,523.32
Fire losses incurred during the year.....	42,425.39

## BUSINESS IN NEW HAMPSHIRE.

Risks written.....	\$16,800.00
Premiums received.....	221.89
Losses paid.....	
Losses incurred.....	

## SUN INSURANCE OFFICE.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1882.

*Resident Manager, J. J. GUILÉ, New York City.*

## CAPITAL STOCK.

Deposit capital..... \$200,000.00

Amount of ledger assets December 31, of previous year..... \$3,959,260.73

## INCOME.

Net fire premiums..... \$3,077,118.90

Interest on mortgages..... \$1,250.00

Interest and dividends on stocks and bonds.... 130,781.70

Interest and dividends from all other sources.... 7,323.18

Rents from company's property..... 23,085.46

Total interest and rents..... 162,440.34

Profit on sale or maturity of ledger assets..... 13,186.93

Received from home office..... 6,354.93

Total income..... \$3,259,101.10

## DISBURSEMENTS.

Net amount paid for fire losses..... \$1,423,766.66

Commissions and brokerage..... 680,505.66

Salaries and fees of officers and employees..... 226,306.97

Rents ..... 21,380.00

Repairs and expenses on real estate..... 7,683.27

Taxes on real estate..... 4,815.45

All other taxes, licenses and insurance department fees..... 67,069.82

Loss on sale or maturity of ledger assets..... 14,095.39

Remitted to home office..... 411,376.45

All other disbursements..... 187,447.02

Total disbursements ..... \$3,044,446.69

Balance ..... \$4,173,915.14



## ASSETS.

Book value of real estate, unincumbered.....	\$290,637.79
Mortgage loans on real estate, first liens.....	25,000.00
Book value of stocks and bonds.....	3,124,682.14
Cash in company's office.....	679.24
Cash in banks.....	299,166.97
Agents' balances .....	433,749.00

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Total ledger assets, as per balance..... \$4,173,915.14

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$208.33
Interest due and accrued on stocks and bonds...	39,108.70
Rents due and accrued on company's property..	1,316.67
	<hr/>
	40,633.70
Market value of stocks and bonds over book value.....	50,563.16

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Gross assets ..... \$4,265,112.00

## ITEMS NOT ADMITTED.

Agents' Balances on business prior to October 1, 1909..	\$8,675.15
Depreciation of ledger assets .....	19,637.79
	<hr/>
Total items not admitted.....	28,312.94
	<hr/>
Total admitted assets.....	\$4,236,799.06

## LIABILITIES.

Net amount of unpaid losses.....	\$244,069.00
Unearned premiums on outstanding risks.....	2,665,967.52
State, county and municipal taxes due or accrued.....	61,542.38
Due and accrued for salaries, rent and incidental expenses....	2,272.44
Reinsurance .....	7,728.00

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Gross liabilities, except deposit capital..... \$2,981,579.34

Deposit capital .....	\$200,000.00
Surplus beyond all liabilities.....	1,055,219.72

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Surplus as regards policy holders..... 1,255,219.72

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Total liabilities ..... \$4,236,799.06

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$473,232,761	\$5,032,123.33
Written or renewed during the year.....	348,567,911	3,824,150.50
Total .....	\$821,800,672	\$8,856,273.83
Deduct risks expired or terminated.....	313,453,565	3,460,160.94
In force at the end of the year.....	\$508,347,107	\$5,396,112.89
Deduct amount reinsured.....	25,894,352	254,828.49
Net amount in force December 31, 1909....	\$482,452,755	\$5,141,284.40

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$48,872,069.24
Losses paid by United States Branch.....	29,801,751.75
Fire losses incurred during the year.....	1,443,640.66

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$973,480.00
Premiums received .....	10,634.83
Losses paid .....	5,656.10
Losses incurred .....	5,781.67

## UNION MARINE INSURANCE COMPANY, LIMITED.

## UNITED STATES BRANCH.

## LIVERPOOL, ENGLAND.

Commenced business in the United States, 1880.

*Resident Manager*, FRANZ HERRMANN, New York City.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$665,213.98

## INCOME.

Net marine and inland premiums.....		\$731,718.15
Interest and dividends on stocks and bonds.....	\$18,745.00	
Interest and dividends from all other sources....	1,168.26	
		<hr/>
Total interest .....		19,913.26
Received from home office.....		20,619.48
		<hr/>
Total income .....		\$772,250.89

## DISBURSEMENTS.

Net amount paid for marine and inland losses.....	\$514,623.55
Commissions and brokerage.....	117,491.47
Salaries and fees of officers and employees.....	51,954.00
Rents .....	4,794.30
All other taxes, licenses and insurance department fees.....	24,454.85
Remitted to home office.....	42,071.27
All other disbursements.....	13,330.02
<hr/>	
Total disbursements .....	\$768,719.46
<hr/>	
Balance .....	\$668,745.41

## ASSETS.

Book value of stocks and bonds.....	\$507,359.97
Cash in banks.....	41,929.71
Agents' balances .....	115,723.00
Bills receivable .....	3,287.38
Other ledger assets.....	445.35
<hr/>	
Total ledger assets, as per balance.....	\$668,745.41

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	4,921.67
	<hr/>
Gross assets .....	\$673,667.08

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$4,492.02	
Depreciation of ledger assets .....	749.97	
	<hr/>	
Total items not admitted.....		5,241.99
		<hr/>
Total admitted assets.....	\$668,425.09	

## LIABILITIES.

Net amount of unpaid losses.....		\$79,090.02
Unearned premiums on outstanding risks.....		175,029.18
State, county and municipal taxes due or accrued.....		20,000.00
Due and accrued for salaries, rent and incidental expenses....		500.00
		<hr/>
Gross liabilities, except deposit capital.....		\$274,619.20
Deposit capital .....	\$200,000.00	
Surplus beyond all liabilities.....	193,805.89	
		<hr/>
Surplus as regards policy holders.....		393,805.89
		<hr/>
Total liabilities.....		\$668,425.09

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$23,315,786	\$379,035.65
Written or renewed during the year.....	229,733,499	1,387,218.43
		<hr/>
Total .....	\$253,049,285	\$1,766,254.08
Deduct risks expired or terminated.....	231,264,364	1,279,834.10
		<hr/>
In force at the end of the year.....	\$21,784,921	\$486,419.98
Deduct amount reinsured.....	5,208,337	165,146.57
		<hr/>
Net amount in force.....	\$16,576,584	\$321,273.41
		<hr/>

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$10,794,938.53
Losses paid by United States Branch.....	3,268,729.06
Marine and inland losses incurred during the year.....	480,274.45

## BUSINESS IN NEW HAMPSHIRE.

None.

## WESTERN ASSURANCE COMPANY.

## UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEO. A. COX, *President*.C. C. FOSTER, *Secretary*.

## CAPITAL STOCK.

Deposit capital.....	\$200,000.00
Amount of ledger assets December 31, of previous year.....	\$2,246,769.56

## INCOME.

Net fire premiums, \$1,460,319.33; marine, \$283,034.51.....	\$1,743,353.84
Interest and dividends on stocks and bonds.....	\$76,821.34
Interest and dividends from all other sources....	5,481.74
Total interest .....	82,303.08
Total income.....	\$1,825,656.92

## DISBURSEMENTS.

Net amount paid for fire losses, \$688,376.17; marine, \$219,167.25 .....	\$907,543.42
Commissions and brokerage.....	371,350.17
Salaries and fees of officers and employees.....	160,561.12
Rents .....	4,797.30
All other taxes, licenses and insurance department fees.....	52,005.75
Loss on sale or maturity of ledger assets.....	4,500.00
Remitted to home office.....	72,565.02
All other disbursements.....	106,076.55
Total disbursements .....	\$1,679,399.33
Balance .....	\$2,393,027.15

## ASSETS.

Book value of stocks and bonds.....	\$1,862,537.86
Cash in company's office.....	13.28
Cash in banks.....	314,292.06
Agents' balances .....	210,430.35
Bills receivable .....	5,753.10

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Total ledger assets, as per balance..... \$2,393,027.15

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	22,555.50
Due for reinsurance on losses paid.....	10,875.49

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Gross assets .....

\$2,426,458.14

## ITEMS NOT ADMITTED.

Agents' balances on business prior to October 1, 1909..	\$5,772.41
Bills receivable past due .....	412.00
Depreciation of ledger assets .....	42,970.36

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Total items not admitted..... 49,154.77

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Total admitted assets..... \$2,377,303.37

## LIABILITIES.

Net amount of unpaid losses.....	\$223,444.60
Unearned premiums on outstanding risks.....	1,285,031.04
State, county and municipal taxes due or accrued.....	22,960.04
Commissions and brokerage.....	4,665.03

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Gross liabilities, except deposit capital..... \$1,536,100.71

Deposit capital..... \$200,000.00

Surplus beyond all liabilities..... 641,202.66

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Surplus as regards policy holders..... 841,202.66

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Total liabilities..... \$2,377,303.37

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1908.....	\$254,348,164	\$2,703,078.11
Written or renewed during the year.....	211,932,682	2,073,079.40
Total .....	\$466,280,846	\$4,776,157.51
Deduct risks expired or terminated.....	207,354,385	2,036,259.42
In force at the end of the year.....	\$258,926,461	\$2,739,898.09
Deduct amount reinsured.....	31,658,117	299,806.52
Net amount in force December 31, 1909.....	\$227,268,344	\$2,440,091.57
	Marine and Inland Risks.	Premiums.
In force December 31, 1908.....	\$7,639,839	\$167,679.55
Written or renewed during the year.....	67,373,825	409,952.30
Total .....	\$75,013,664	\$577,631.85
Deduct risks expired or terminated.....	63,708,507	381,264.92
In force at the end of the year.....	\$11,305,157	\$196,366.93
Deduct amount reinsured.....	1,793,474	52,081.47
Net amount in force.....	\$9,511,683	\$144,285.46

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$50,775,998.51
Losses paid by United States Branch.....	35,076,916.01
Fire losses incurred during the year.....	657,624.19
Marine and inland losses incurred during the year.....	243,772.35

## BUSINESS IN NEW HAMPSHIRE.

Risks written .....	\$1,483,471.00
Premiums received .....	10,913.70
Losses paid .....	9,899.28
Losses incurred .....	8,842.83



MISCELLANEOUS  
INSURANCE COMPANIES  
OF OTHER STATES AND COUNTRIES.

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DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE  
MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES  
AND COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF NEW HAMPSHIRE, SHOWING THEIR  
STANDING AND CONDITION ON THE 31ST  
DAY OF DECEMBER, 1909.

# ÆTNA ACCIDENT AND LIABILITY COMPANY.

HARTFORD, CONN.

Incorporated May 2, 1883.

Commenced business May 26, 1907.

M. G. BULKELEY, *President.*

J. S. ROWE, *Secretary.*

Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums:—

Plate glass.....	\$30,790.11
Fly-wheel .....	2,280.61
Burglary and theft.....	58,574.38
Automobile property damage.....	188,047.60

Total premiums received..... \$279,692.70

Interest from all sources..... 33,626.18

Total income..... \$313,318.88

Ledger assets December 31, 1908..... 777,715.74

Total ..... \$1,091,034.62

## DISBURSEMENTS.

Net amount paid for claims:—

Plate glass.....	\$4,202.02
Burglary and theft.....	7,035.98
Automobile property damage.....	37,784.76

Total paid for losses..... \$79,694.19

Commissions, less those on return premiums and reinsurance:—

Plate glass.....	\$7,865.77
Fly-wheel .....	506.94
Burglary and theft.....	15,259.26
Automobile property damage.....	37,784.76

Total ..... 61,416.73

Cash paid stockholders for interest or dividend..... 20,000.00

Compensation of officers and office employees..... 10,636.01

Salaries and expenses of agents..... 4,630.75

Inspections .....	\$1,257.94
Rents .....	544.50
Taxes, licenses and insurance department fees.....	11,133.12
All other expenses.....	12,548.46
	<hr/>
Total disbursements.....	\$201,861.70
	<hr/>
Balance .....	\$889,172.92

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$472,000.00
Loans on collateral securities.....	25,000.00
Book value of stocks and bonds.....	262,281.25
Cash in office and in bank.....	83,519.23
Bills receivable.....	1,481.51

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Plate glass.....	\$4,869.21	\$795.51	
Fly-wheel .....	180.00	.....	
Burglary and theft.....	10,189.86	921.22	
Automobile property damage.....	23,724.14	4,210.99	
	<hr/>	<hr/>	
Totals .....	\$38,963.21	\$5,927.72	
	<hr/>	<hr/>	
			44,890.93

Total ledger assets.....	\$889,172.92
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## NON-LEDGER ASSETS.

Interest due and accrued.....	8,374.72
	<hr/>
Gross assets.....	\$897,547.64

## ITEMS NOT ADMITTED.

Bills receivable.....	\$1,481.51
Uncollected premiums written before October, 1909....	5,927.72
Book value of ledger assets over market value.....	4,156.25
	<hr/>
Total items not admitted.....	11,565.48
	<hr/>
Total admitted assets.....	\$885,982.16

## LIABILITIES.

Total unpaid claims.....		\$22,093.57
Total unearned premiums.....		132,455.87
Commissions and brokerage.....		10,656.06
Due and accrued for salaries, rent and incidental expenses...		1,000.00
State, county and municipal taxes due or accrued.....		10,428.27
Due for reinsurance.....		1,171.36
		<hr/>
Gross liabilities, except capital.....		\$177,805.13
Paid-up capital.....	\$500,000.00	
Surplus over all liabilities.....	208,177.13	
		<hr/>
Surplus as regards policy-holders.....		708,177.13
		<hr/>
Total liabilities.....		\$885,982.16

## EXHIBIT OF PREMIUMS.

	Plate Glass.	Automobile Property Damage.
In force December 31, 1908.....	\$798.03	\$51,569.41
Written or renewed during the year.....	35,309.86	225,122.12
		<hr/>
Total .....	\$36,107.89	\$276,681.53
Deduct expirations and cancellations.....	6,090.94	105,651.80
		<hr/>
In force at the end of the year.....	\$30,016.95	\$171,029.73
Deduct amount reinsured .....		
		<hr/>
Net premiums in force December 31, 1909...	\$30,016.95	\$171,029.73
		<hr/>
	Burglary and Theft.	Fly-Wheel.
In force December 31, 1908.....	\$3,150.46	
Written or renewed during the year.....	71,403.87	\$2,876.99
		<hr/>
Total .....	\$74,554.33	\$2,876.99
Deduct expirations and cancellations.....	17,206.60	596.38
		<hr/>
In force at the end of the year.....	\$57,347.73	\$2,280.61
Deduct amount reinsured.....	3,787.06	
		<hr/>
Net premiums in force December 31, 1909..	\$53,560.67	\$2,280.61

## MISCELLANEOUS.

Premiums received since organization.....	\$286,755.61
Losses paid since organization.....	86,829.47
Cash dividends declared since organization.....	40,000.00
Company's stock owned by the directors at par value.....	150,000.00
Losses incurred during the year.....	94,658.96

## BUSINESS IN NEW HAMPSHIRE.

	Premiums received.	Losses paid.
Plate glass .....	\$270.00	.....
Automobile property damage.....	1,161.80	\$300.60
Totals .....	\$1,431.80	\$300.60

## ÆTNA INDEMNITY COMPANY.

HARTFORD, CONN.

Incorporated March, 1897.

Commenced business May, 1897.

BEEKMAN HUNT, *President.*CHARLES I. BROOKS, *Secretary.*

Cash Capital..... \$250,225.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$27,003.28
Health .....	15,708.87
Fidelity .....	82,956.95
Surety .....	310,805.37
Plate glass .....	134,481.56
Burglary and theft.....	134,683.21

Total premiums received.....	\$705,639.24
Interest from all sources.....	25,143.41
Profit on sale or maturity of ledger assets.....	2,881.46

All other sources.....	\$66,192.41
Total income.....	\$799,856.52
Ledger assets December 31, 1908.....	861,401.00
Increase of paid-up capital during the year.....	225.00
Total .....	\$1,661,482.52

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$16,486.67
Health .....	1,016.86
Fidelity .....	27,667.15
Surety .....	114,958.98
Plate glass .....	37,982.55
Burglary and theft.....	54,859.01

Total paid for losses..... \$252,971.22

## Investigation and adjustment of claims:—

Accident .....	\$71.08
Health .....	61.57
Fidelity .....	414.07
Surety .....	32,728.01
Burglary and theft.....	2,973.77

Total ..... 36,248.50

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$6,700.96
Health .....	2,997.47
Fidelity .....	17,592.86
Surety .....	58,145.84
Plate glass .....	39,497.57
Burglary and theft.....	30,692.12

Total ..... 155,626.82

Compensation of officers and office employees..... 99,620.23

Salaries and expenses of agents..... 23,765.59

Medical examiners' fees and salaries..... 47.00

Inspections ..... 77.30

Rents ..... 16,371.33

Taxes on real estate..... 178.62

Losses on sale or maturity of ledger assets..... 2,714.42

Taxes, licenses and insurance department fees..... 17,861.73

All other expenses..... 84,677.01

Total disbursements..... \$690,159.77

Balance ..... \$971,322.75

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$5,101.26
Loans on mortgages of real estate (first liens).....	66,482.82
Book value of stocks and bonds.....	678,678.68
Cash in office and in banks.....	40,291.91
Agents' balances and sundry ledger assets.....	9,442.38

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$7,351.66	\$926.43
Health .....	6,625.31	422.62
Fidelity .....	8,827.03	1,814.17
Surety .....	39,915.20	54,914.65
Plate glass .....	23,305.01	2,733.90
Burglary and theft.....	20,678.45	3,811.27

Totals .....	<u>\$106,702.66</u>	<u>\$64,623.04</u>
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171,325.70

Total ledger assets.....	<u>\$971,322.75</u>
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## NON-LEDGER ASSETS.

Interest due and accrued.....	4,806.69
Market value of real estate over book value.....	2,985.47
Reinsurance due on claims paid.....	857.77

Gross assets.....	<u>\$979,972.68</u>
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## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$64,623.04
Book value of ledger assets over market value.....	35,563.35

Total items not admitted.....	<u>100,186.39</u>
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Total admitted assets.....	<u>\$879,786.29</u>
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## LIABILITIES.

Total unpaid claims.....	\$153,145.94
Total unearned premiums.....	284,053.58
Commissions and brokerage.....	28,573.88
Return premiums.....	5,375.10



Due for reinsurance.....		\$6,766.13
Due and to become due for borrowed money.....		65,000.00
Advance premiums.....		643.01
All other liabilities.....		273.72
		<hr/>
Gross liabilities, except capital.....		\$543,831.36
Paid-up capital.....	\$250,225.00	
Surplus over all liabilities.....	85,729.93	
		<hr/>
Surplus as regards policy-holders.....		335,954.93
		<hr/>
Total liabilities.....		\$879,786.29

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$322.25	\$167.50
Written or renewed during the year.....	33,900.21	19,524.50
		<hr/>
Total .....	\$34,222.46	\$19,692.00
Deduct expirations and cancellations.....	9,507.24	5,534.15
		<hr/>
In force at the end of the year.....	\$24,715.22	\$14,157.85
Deduct amount reinsured.....	807.75	442.50
		<hr/>
Net premiums in force December 31, 1909..	\$23,907.47	\$13,715.35
		<hr/>
	Fidelity.	Surety.
In force December 31, 1908.....	\$83,375.93	\$253,935.08
Written or renewed during the year.....	81,197.34	295,845.46
		<hr/>
Total .....	\$164,573.27	\$549,780.54
Deduct expirations and cancellations.....	87,110.06	293,213.08
		<hr/>
In force at the end of the year.....	\$77,463.21	\$256,567.46
Deduct amount reinsured.....	5,514.79	27,782.06
		<hr/>
Net premiums in force December 31, 1909..	\$71,948.42	\$228,785.40
		<hr/>

	Plate Glass.	Burglary and Theft.
In force December 31, 1908.....	\$109,200.29	\$188,760.09
Written or renewed during the year.....	135,875.06	165,583.59
Total .....	\$245,075.35	\$354,343.68
Deduct expirations and cancellations.....	141,360.44	195,249.32
In force at the end of the year.....	\$103,714.91	\$159,094.36
Deduct amount reinsured.....	53.23	21,784.62
Net premiums in force December 31, 1909..	\$103,661.68	\$137,309.74

## MISCELLANEOUS.

Premiums received since organization.....	\$4,134,256.74
Losses paid since organization.....	1,465,094.51
Company's stock owned by the directors at par value.....	4,450.00
Losses incurred during the year.....	180,541.98

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Fidelity .....	\$26.50	.....
Surety .....	282.25	.....
Plate glass.....	48.05	.....
Burglary and theft.....	—12.50	.....
Totals .....	\$344.30	.....

## ÆTNA LIFE INSURANCE COMPANY.

[Accident and Liability Department.]

HARTFORD, CONN.

Incorporated June, 1820.

Commenced business October, 1850.

M. G. BULKELEY, *President.*

J. SCOFIELD ROWE, }  
 J. M. PARKER, JR., } *Secretaries.*

## INCOME.

Net cash received for premiums:—

Accident ..... \$1,638,435.68

Health .....	\$312,339.55
Liability .....	3,619,585.82
Workmen's Collective.....	57,266.13
<hr/>	
Total premiums received.....	\$5,627,627.18
Interest from all sources.....	173,590.38
<hr/>	
Total income.....	\$5,801,217.56
Ledger assets December 31, 1908.....	4,782,875.23
<hr/>	
Total .....	\$10,584,092.79

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$620,353.89
Health .....	113,453.00
Liability .....	1,716,884.21

Total paid for losses..... \$2,469,100.15

## Investigation and adjustment of claims:—

Accident .....	\$38,789.67
Health .....	2,314.63
Liability .....	164,593.31

Total .....

205,697.61

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$521,572.28
Health .....	94,205.38
Liability .....	737,310.62

Total ..... 1,362,378.36

Cash paid stockholders for interest or dividend.....	100,000.00
Compensation of officers and office employees.....	203,815.62
Salaries and expenses of agents.....	75,514.12
Medical examiners' fees and salaries.....	11,675.54
Inspections .....	111,224.52
Rents .....	59,439.36
Taxes, licenses and insurance department fees.....	81,929.05
All other expenses.....	190,737.69

Total disbursements..... \$4,871,512.02

Balance ..... \$5,712,580.77

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$2,417,383.49
Book value of stocks and bonds.....	1,958,232.50
Cash in office and in bank.....	662,263.05

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$118,330.10	\$19,192.19
Health .....	24,081.20	1,989.46
Liability .....	329,826.31	139,039.37
Workmen's Collective.....	1,221.88	7,145.13
Totals .....	<u>\$473,459.49</u>	<u>\$167,366.15</u>

640,825.64

Total ledger assets..... \$5,712,580.77

## NON-LEDGER ASSETS.

Interest due and accrued..... 83,126.97

Gross assets..... \$5,795,707.74

## ITEMS NOT ADMITTED.

Bills receivable .....	\$33,876.09
Uncollected premiums written before October, 1909.....	167,366.15
Book value of ledger assets over market value.....	98,990.50

Total items not admitted..... 300,232.74

Total admitted assets..... \$5,495,475.00

## LIABILITIES.

Total unpaid claims.....	\$168,296.03
Special reserve for unpaid liability losses.....	1,343,500.00
Total unearned premiums.....	2,086,209.44
Commissions and brokerage.....	131,822.46
Due and accrued for salaries, rent and incidental expenses....	10,000.00
State, county and municipal taxes due or accrued.....	73,101.85
Due for reinsurance.....	15,001.92
Advance premiums.....	2,980.76

Gross liabilities..... \$3,830,912.46

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$1,366,898.15	\$257,231.85
Written or renewed during the year.....	1,876,661.36	386,597.64
Total .....	\$3,243,559.51	\$643,829.49
Deduct expirations and cancellations.....	1,851,266.34	344,364.93
In force at the end of the year.....	\$1,392,293.17	\$299,464.56
Deduct amount reinsured.....	1,029.10	205.00
Net premiums in force December 31, 1909..	\$1,391,264.07	\$299,259.56
	Liability.	Workmen's Collective.
In force December 31, 1908.....	\$2,083,521.88	\$26,642.43
Written or renewed during the year.....	4,000,662.98	55,124.88
Total .....	\$6,084,184.86	\$81,767.31
Deduct expirations and cancellations.....	3,696,453.09	69,805.81
In force at the end of the year.....	\$2,387,731.77	\$11,961.50
Deduct amount reinsured.....		
Net premiums in force December 31, 1909..	\$2,387,731.77	\$11,961.50

## MISCELLANEOUS.

Premiums received since organization.....	\$36,313,736.90
Losses paid since organization.....	15,598,479.73
Cash dividends declared since organization.....	668,750.00
Losses incurred during the year.....	2,379,561.32

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$3,910.41	\$684.72
Health .....	675.72	331.84
Liability .....	10,547.15	6,564.84
Totals .....	\$15,133.28	\$7,581.40

## AMERICAN BONDING COMPANY OF BALTIMORE.

BALTIMORE, MD.

Incorporated April 6, 1894.

Commenced business January 16, 1895.

GEORGE CATOR, *President*.WM. E. P. DUVAL, *Secretary*.

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Cash Capital.....	\$750,000.00
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## INCOME.

Net cash received for premiums:—

Fidelity .....	\$286,856.72
Surety .....	837,100.06
Burglary and theft.....	208,367.56

Total premiums received.....	\$1,332,324.34
Interest from all sources.....	65,662.86
Profit on sale or maturity of ledger assets.....	8,235.42
Increase in book value of ledger assets.....	14,073.75
All other sources.....	5,010.45

Total income.....	\$1,425,306.82
Ledger assets December 31, 1908.....	2,134,815.63
Total .....	\$3,560,122.45

## DISBURSEMENTS.

Net amount paid for claims:—

Fidelity .....	\$32,971.66
Surety .....	145,301.18
Burglary and theft.....	43,175.28

Total paid for losses.....	\$221,448.12
Investigation and adjustment of claims:—	
Fidelity and surety.....	\$39,313.67
Burglary and theft.....	4,924.48
Total .....	44,238.15

Commissions, less those on return premiums and reinsurance:—

Fidelity and surety.....	\$229,883.31
Burglary and theft.....	47,878.55

Total .....	277,761.86
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Cash paid stockholders for interest or dividend.....	\$65,000.00
Compensation of officers and office employees.....	110,557.20
Salaries and expenses of agents.....	121,060.52
Inspections .....	2,724.67
Rents .....	10,946.60
Decrease in book value of ledger assets.....	12,508.70
Taxes, licenses and insurance department fees.....	39,830.88
All other expenses.....	74,473.91
<hr/>	
Total disbursements.....	\$980,550.61
<hr/>	
Balance .....	\$2,579,571.84

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....				\$2,009,170.25
Cash in office and in banks.....				323,678.87
Gross uncollected premiums:—				
		Written	Written	
		after Oct. 1.	before Oct. 1.	
Fidelity .....	\$20,304.17		\$10,506.12	
Surety .....	103,836.12		63,361.24	
Burglary and theft.....	43,958.35		4,756.72	
Totals .....	\$168,098.64		\$78,624.08	
				246,722.72
Total ledger assets.....				\$2,579,571.84

## NON-LEDGER ASSETS.

Interest due and accrued.....	13,634.00
<hr/>	
Gross assets.....	\$2,593,205.84

## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	78,624.08
<hr/>	
Total admitted assets.....	\$2,514,581.76

## LIABILITIES.

Total unpaid claims.....	\$314,602.53
Total unearned premiums.....	620,122.04



Commissions and brokerage.....	\$42,024.66
State, county and municipal taxes due or accrued.....	18,000.00
Return premiums.....	5,105.24
Due for reinsurance.....	12,053.37
Advance premiums.....	5,521.97

Gross liabilities, except capital.....	\$1,017,429.81
Paid-up capital.....	\$750,000.00
Surplus over all liabilities.....	747,151.95

Surplus as regards policy holders.....	1,497,151.95
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Total liabilities.....	\$2,514,581.76
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## EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908.....	\$211,903.79	\$655,868.70
Written or renewed during the year.....	301,859.03	845,588.82

Total .....	\$513,762.82	\$1,501,457.52
Deduct expirations and cancellations.....	239,371.17	689,220.82

In force at the end of the year.....	\$274,391.65	\$812,236.70
Deduct amount reinsured.....	16,242.00	60,986.48

Net premiums in force December 31, 1909..	\$258,149.65	\$751,250.22
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	Burglary and Theft.
In force December 31, 1908.....	\$193,723.48
Written or renewed during the year.....	250,126.05

Total .....	\$443,849.53
Deduct expirations and cancellations.....	217,022.21

In force at the end of the year.....	\$226,827.32
Deduct amount reinsured.....	33,641.66

Net premiums in force December 31, 1909.....	\$193,185.66
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## MISCELLANEOUS.

Premiums received since organization.....	\$7,560,178.72
Losses paid since organization.....	2,345,686.02
Cash dividends declared since organization.....	535,000.00
Company's stock owned by the directors at par value.....	268,775.00
Losses incurred during the year.....	341,318.45

## BUSINESS IN NEW HAMPSHIRE, 1909.

Fidelity and surety premiums received.....	\$5,627.37
Losses paid .....	41.00

## AMERICAN FIDELITY COMPANY.

MONTPELIER, VT.

Incorporated 1900.

Commenced business 1901.

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Cash Capital.....	\$250,000.00
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## INCOME.

Net cash received for premiums:—

Accident .....	\$109,722.85
Health .....	20,435.45
Liability .....	456,297.14
Fidelity .....	29,069.75
Surety .....	62,059.63
Burglary and theft.....	60,534.47
Automobile property damage.....	7,985.82

Total premiums received.....	\$746,105.11
Interest from all sources.....	22,517.24
Profit on sale or maturity of ledger assets.....	1,087.50

Total income.....	\$767,709.85
Ledger assets December 31, 1908.....	588,721.98

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Total .....	\$1,358,431.83
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## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$24,211.47
Health .....	7,466.43
Liability .....	83,423.48
Fidelity .....	2,959.87
Surety .....	—4,506.14
Burglary and theft.....	18,958.55
Automobile property damage.....	1,254.18

Total paid for losses..... \$133,767.84

## Investigation and adjustment of claims:—

Accident .....	\$463.68
Health .....	80.72
Liability .....	32,763.20
Fidelity .....	333.44
Surety .....	1,055.03
Burglary and theft.....	476.71
Automobile property damage.....	37.01

Total ..... 35,209.79

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$39,569.65
Liability .....	120,506.63
Fidelity and surety.....	26,639.74
Burglary and theft .....	17,973.73

Total ..... 204,689.75

Cash paid stockholders for interest or dividend.....	12,500.00
Compensation of officers and office employees.....	19,039.45
Salaries and expenses of agents.....	9,919.51
Inspections .....	2,691.03
Rents .....	605.49
Losses on sale or maturity of ledger assets.....	600.00
Taxes, licenses and insurance department fees.....	11,075.79
All other expenses.....	17,587.31

Total disbursements..... \$447,685.96

Balance ..... \$910,745.87

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$716,000.20
Cash in office and in banks.....	55,079.28

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Accident and health.....	\$22,021.07	\$3,811.33	
Liability .....	83,247.99		
Fidelity and surety.....	12,210.68	8,786.92	
Burglary and theft.....	9,555.90	32.50	
Totals .....	\$127,035.64	\$12,630.75	\$139,666.39

Total ledger assets..... \$910,745.87

## NON-LEDGER ASSETS.

Interest due and accrued..... 8,537.03

Gross assets..... \$919,282.90

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909.....	\$12,630.75	
Book value of ledger assets over market value.....	20,950.20	
Total items not admitted.....		33,580.95
Total admitted assets.....		\$885,701.95

## LIABILITIES.

Total unpaid claims.....	\$55,700.61
Special reserve for unpaid liability losses.....	117,683.46
Total unearned premiums.....	319,092.75
Commissions and brokerage.....	43,737.72
State, county and municipal taxes due or accrued.....	11,432.05
Gross liabilities, except capital.....	\$542,646.59
Paid-up capital.....	\$250,000.00
Surplus over all liabilities.....	88,055.36
Surplus as regards policy-holders.....	338,055.36
Total liabilities.....	\$885,701.95

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$74,760.44	\$16,461.62
Written or renewed during the year.....	119,331.20	27,092.91
Total .....	\$194,091.64	\$43,554.53
Deduct expirations and cancellations.....	106,167.12	24,881.19
In force at the end of the year.....	\$87,924.52	\$18,673.34
Deduct amount reinsured.....	3,941.68	1,228.51
Net premiums in force December 31, 1909..	\$83,982.84	\$17,444.83
	Fidelity.	Surety.
In force December 31, 1908.....	\$21,085.95	\$26,745.07
Written or renewed during the year.....	32,355.03	51,314.51
Total .....	\$53,440.98	\$78,059.58
Deduct expirations and cancellations.....	23,659.30	25,086.33
In force at the end of the year.....	\$29,781.68	\$52,973.25
Deduct amount reinsured.....	514.50	31.50
Net premiums in force December 31, 1909..	\$29,267.18	\$52,941.75
	Liability.	Burglary and Theft.
In force December 31, 1908.....	\$243,214.72	\$55,802.31
Written or renewed during the year.....	517,662.24	61,678.81
Total .....	\$760,876.96	\$117,481.12
Deduct expirations and cancellations.....	400,309.28	57,725.75
In force at the end of the year.....	\$360,567.68	\$59,755.37
Deduct amount reinsured.....	241.81	67.25
Net premiums in force December 31, 1909..	\$360,325.87	\$59,688.12

	Automobile property damage.
In force December 31, 1908.....	\$2,353.32
Written or renewed during the year.....	10,724.73
Total .....	\$13,078.05
Deduct expirations and cancellations.....	5,574.44
In force at the end of the year.....	\$7,503.61
Deduct amount reinsured.....	.....
Net premiums in force December 31, 1909.....	\$7,503.61

## MISCELLANEOUS.

Premiums received since organization.....	\$2,051,565.84
Losses paid since organization.....	521,303.20
Cash dividends declared since organization.....	32,500.00
Company's stock owned by the directors at par value.....	108,900.00
Losses incurred during the year.....	227,411.94

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$502.74	.....
Health .....	103.50	.....
Liability .....	1,253.87	\$214.25
Fidelity .....	1,176.10	.....
Surety .....	1,236.78	.....
Burglary and theft.....	85.50	.....
Automobile property damage.....	38.55	2.50
Totals .....	\$4,397.04	\$216.75

## AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884. Commenced business April 15, 1884.

HENRY D. LYMAN, *President*.H. B. ZEVELY, *Secretary*.

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 Cash Capital..... \$2,500,000.00

## INCOME.

Net cash received for premiums:—

Fidelity .....	\$1,131,138.00
Surety .....	1,569,884.48

Total premiums received.....	\$2,701,022.48
Interest from all sources.....	145,619.56
Rents .....	327,005.90
Profit on sale or maturity of ledger assets.....	32,962.00
All other sources.....	21,760.66

Total income.....	\$3,228,370.60
Ledger assets December 31, 1908.....	6,855,436.01

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 Total .....\$10,083,806.61

## DISBURSEMENTS.

Net amount paid for claims:—

Fidelity .....	\$238,584.55
Surety .....	163,797.51

Total paid for losses.....	\$402,382.06
Investigation and adjustment of claims:—	
Fidelity and surety.....	21,233.57

Commissions, less those on return premiums and reinsurance:—

Fidelity .....	\$65,900.69
Surety .....	129,889.61

Total .....	195,790.30
Cash paid stockholders for interest or dividend.....	312,500.00
Compensation of officers and office employees.....	292,699.57
Salaries and expenses of agents.....	576,332.02



Inspections .....	\$15,297.82
Rents .....	42,440.00
Repairs and expenses on real estate .....	185,005.70
Taxes on real estate .....	70,167.68
Losses on sale or maturity of ledger assets .....	21,005.00
Taxes, licenses and insurance department fees .....	54,316.06
All other expenses .....	120,480.37

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Total disbursements..... \$2,309,650.15

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Balance ..... \$7,774,156.46

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate .....	\$3,166,047.91
Loans on mortgages of real estate (first liens) .....	33,333.34
Loans on collateral securities .....	64,750.00
Book value of stocks and bonds .....	3,303,265.93
Cash in office and in banks .....	820,356.17

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Fidelity .....	\$59,301.99	\$4,013.14	
Surety .....	223,636.42	99,451.56	
Totals .....	\$282,938.41	\$103,464.70	386,403.11

---

Total ledger assets..... \$7,774,156.46

#### NON-LEDGER ASSETS.

Interest due and accrued .....	25,875.21
Rents due and accrued .....	11,856.01

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Gross assets..... \$7,811,887.68

#### ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909.....	\$103,464.70
Book value of ledger assets over market value .....	64,962.85
Total items not admitted .....	168,427.55
Total admitted assets .....	\$7,643,460.13

## LIABILITIES.

Total unpaid claims.....	\$553,937.90
Total unearned premiums.....	1,330,367.97
Commissions and brokerage.....	11,358.19
Due and accrued for salaries, rent and incidental expenses. ...	12,500.00
State, county and municipal taxes due or accrued.....	31,752.92
Due for reinsurance.....	1,341.20
Advance premiums .....	45,141.51
All other liabilities.....	29,221.12
<hr/>	
Gross liabilities, except capital.....	\$2,015,620.81
Paid-up capital.....	\$2,500,000.00
Surplus over all liabilities.....	3,127,839.32
<hr/>	
Surplus as regards policy holders.....	5,627,839.32
<hr/>	
Total liabilities.....	\$7,643,460.13

## EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908.....	\$872,810.46	\$1,447,484.12
Written or renewed during the year.....	1,233,221.69	1,669,575.83
<hr/>		
Total .....	\$2,106,032.15	\$3,117,059.95
Deduct expirations and cancellations.....	1,108,701.38	1,510,588.77
<hr/>		
In force at the end of the year.....	\$997,330.77	\$1,606,471.18
Deduct amount reinsured .....	.....	.....
<hr/>		
Net premiums in force December 31, 1909..	\$997,330.77	\$1,606,471.18
<hr/>		

## MISCELLANEOUS.

Premiums received since organization.....	\$25,797,206.30
Losses paid since organization.....	9,705,592.60
Cash dividends declared since organization.....	3,912,500.00
Company's stock owned by the directors at par value.....	360,250.00
Losses incurred during the year.....	728,049.28

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Fidelity .....	\$4,207.80	\$25,000.00
Surety .....	3,691.54	.....
Totals .....	\$7,899.34	\$25,000.00

## BANKERS' SURETY COMPANY.

CLEVELAND, OHIO.

Incorporated July 10, 1901. Commenced business November 8, 1901.

P. W. HARVEY, *President*.M. A. CRAIG, *Secretary*.

Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums.....	\$580,408.80
Interest from all sources.....	29,022.15
Rents .....	2,534.26
All other sources.....	652.65
Total income.....	\$612,617.86
Ledger assets December 31, 1908.....	771,995.83
Total .....	\$1,384,613.69

## DISBURSEMENTS.

Net amount paid for claims.....	\$97,549.30
Investigation and adjustment of claims.....	9,431.53
Commissions, less those on return premiums and reinsurance..	139,872.59
Compensation of officers and office employees.....	33,193.58
Salaries and expenses of agents.....	33,280.87
Inspections .....	1,913.17

Rents .....	\$4,989.96
Repairs and expenses on real estate.....	1,426.21
Taxes on real estate.....	281.63
Taxes, licenses and insurance department fees.....	14,459.77
Losses on sale or maturity of ledger assets.....	1,494.54
Decrease in book value of ledger assets.....	6,202.03
All other expenses.....	39,707.61

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Total disbursements..... \$383,802.79

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Balance ..... \$1,000,810.90

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$41,819.06
Loans on mortgages of real estate (first liens).....	70,425.00
Loans on collateral securities.....	3,608.48
Book value of stocks and bonds.....	638,639.81
Cash in office and in banks.....	51,198.25

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Fidelity .....	\$56,509.73	\$26,967.53

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83,477.26

Other ledger assets..... 111,643.04

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Total ledger assets..... \$1,000,810.90

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$6,843.64
Market value of real estate over book value.....	428.44
Other non-ledger assets.....	25,869.36

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Gross assets..... \$1,033,952.34

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$26,967.53
Book value of ledger assets over market value.....	89,446.62

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Total items not admitted..... 116,414.15

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Total admitted assets..... \$917,538.19

## LIABILITIES.

Total unpaid claims.....		\$89,418.40
Total unearned premiums.....		225,266.76
Commissions and brokerage.....		20,575.82
Due and accrued for salaries, rent and incidental expenses....		3,281.95
State, county and municipal taxes due or accrued.....		11,585.12
Due for reinsurance.....		215.81
		<hr/>
Gross liabilities, except capital.....		\$350,343.86
Paid-up capital.....	\$500,000.00	
Surplus over all liabilities.....	67,194.33	
		<hr/>
Surplus as regards policy holders.....		567,194.33
		<hr/>
Total liabilities.....		\$917,538.19

## EXHIBIT OF PREMIUMS.

	Fidelity.
In force December 31, 1908.....	\$338,631.14
Written or renewed during the year.....	529,571.91
	<hr/>
Total .....	\$868,203.05
Deduct expirations and cancellations.....	422,021.23
	<hr/>
In force at the end of the year.....	\$446,181.82
Deduct amount reinsured.....	18,450.60
	<hr/>
Net premiums in force December 31, 1909.....	\$427,731.22
	<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$1,977,673.48
Losses paid since organization.....	536,405.24
Cash dividends declared since organization.....	15,000.00
Company's stock owned by the directors at par value.....	158,000.00
Losses incurred during the year.....	104,852.08

## BUSINESS IN NEW HAMPSHIRE, 1909.

Fidelity premiums received.....	\$2,444.39
Losses paid.....	517.39

## CASUALTY COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September, 1903. Commenced business September 28, 1903.

EDWIN W. DELEON, *President.*NICHOLAS W. MULLER, *Secretary.*


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 Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$316,073.58
Liability .....	1,136,599.75
Plate glass.....	192,100.67
Steam boiler.....	112,364.58
Installment .....	29,464.60
Fly-wheel .....	3,681.65
Workmen's collective .....	70,218.57

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Total premiums received.....	\$1,860,503.40
Interest from all sources.....	61,409.53
Profit on sale or maturity of ledger assets.....	44,373.24
All other sources.....	4,099.75

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Total income.....	\$1,970,385.92
Ledger assets December 31, 1908.....	1,544,557.34

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Total .....	\$3,514,943.26
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## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$114,367.53
Liability .....	355,749.23
Plate glass.....	58,001.92
Steam boiler.....	29,891.63
Installment .....	11,132.71
Workmen's collective.....	27,226.98

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Total paid for losses.....	\$596,370.00
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## Investigation and adjustment of claims:—

Accident .....	\$7,194.51
Liability .....	199,605.08
Steam boiler.....	1,565.19
Installment .....	92.25
Workmen's collective.....	3,113.43

Total .....	\$211,570.46
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## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$90,481.12
Liability .....	232,833.96
Plate glass.....	57,835.85
Steam boiler.....	28,728.86
Installment .....	5,092.85
Fly-wheel .....	1,097.06
Workmen's collective.....	7,195.44
Contingent .....	3,187.13

Total .....	426,452.28
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Cash paid stockholders for interest or dividend.....	30,000.00
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Compensation of officers and office employees.....	124,726.64
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Salaries and expenses of agents.....	25,481.42
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Medical examiners' fees and salaries.....	1,500.00
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Inspections .....	60,084.88
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Rents .....	12,530.31
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Taxes, licenses and insurance department fees.....	26,881.00
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All other expenses.....	48,670.63
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Total disbursements.....	\$1,564,267.62
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Balance .....	\$1,950,675.61
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$1,202,634.46
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Cash in office and in banks.....	346,742.93
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## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$68,302.18	\$1,395.83
Liability .....	239,025.80	4,158.88
Plate glass.....	30,584.94	113.29
Steam boiler.....	21,408.88	161.07
Installment .....	796.00	



Fly-wheel .....	\$585.49	\$32.01
Workmen's collective.....	32,222.69	11.19
	<hr/>	<hr/>
Totals .....	\$392,925.98	\$5,872.27
	<hr/>	<hr/>
		\$398,798.25
Other ledger assets.....		2,500.00
		<hr/>
Total ledger assets.....		\$1,950,675.64

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$13,510.43
Reinsurance due from other companies.....	888.51
	<hr/>
Gross assets.....	\$1,965,074.58

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909.....	\$5,872.27
Book value of ledger assets over market value.....	2,858.67
	<hr/>
Total items not admitted.....	8,730.94
	<hr/>
Total admitted assets.....	\$1,956,343.64

## LIABILITIES.

Total unpaid claims.....	\$54,810.83
Special reserve for unpaid liability losses.....	358,893.87
Total unearned premiums.....	773,649.42
Commissions and brokerage.....	89,157.84
Due and accrued for salaries, rent and incidental expenses.....	1,016.51
State, county and municipal taxes due or accrued.....	20,521.34
Due for reinsurance.....	9,113.82
	<hr/>
Gross liabilities, except capital.....	\$1,307,163.63
Paid-up capital.....	\$500,000.00
Surplus over all liabilities.....	149,180.01
	<hr/>
Surplus as regards policy holders.....	649,180.01
	<hr/>
Total liabilities.....	\$1,956,343.64

## EXHIBIT OF PREMIUMS.

	Accident.	Liability.
In force December 31, 1908.....	\$283,932.32	\$761,533.47
Written or renewed during the year.....	452,105.76	1,270,562.22
Total .....	\$736,038.08	\$2,032,095.69
Deduct expirations and cancellations.....	446,474.21	1,182,211.71
In force at the end of the year.....	\$289,563.87	\$849,883.98
Deduct amount reinsured.....	27,028.67	12,812.25
Net premiums in force December 31, 1909..	\$262,535.20	\$837,071.73
	Plate Glass.	Steam Boiler.
In force December 31, 1908.....	\$136,819.32	\$251,515.77
Written or renewed during the year.....	214,245.52	140,205.46
Total .....	\$351,064.84	\$391,721.23
Deduct expirations and cancellations.....	182,209.28	153,409.14
In force at the end of the year.....	\$168,855.56	\$238,312.09
Deduct amount reinsured.....	.....	430.48
Net premiums in force December 31, 1909..	\$168,855.56	\$237,881.61
	Fly-Wheel.	Installment.
In force December 31, 1908.....	\$11,889.77	.....
Written or renewed during the year.....	4,796.15	\$29,536.10
Total .....	\$16,685.92	\$29,536.10
Deduct expirations and cancellations.....	3,082.25	29,536.10
In force at the end of the year.....	\$13,603.67	.....
Deduct amount reinsured.....	.....	.....
Net premiums in force December 31, 1909..	\$13,603.67	.....

	Workmen's Collective.
In force December 31, 1908.....	\$10,052.73
Written or renewed during the year.....	77,885.09
Total .....	\$87,937.82
Deduct expirations and cancellations.....	57,447.64
In force at the end of the year.....	\$30,490.18
Deduct amount reinsured.....	.....
Net premiums in force December 31, 1909.....	\$30,490.18

## MISCELLANEOUS.

Premiums received since organization.....	\$8,170,542.71
Losses paid since organization.....	3,197,609.43
Cash dividends declared since organization.....	90,000.00
Company's stock owned by the directors at par value.....	391,000.00
Losses incurred during the year.....	734,195.70

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$686.50	\$125.14
Liability .....	5,972.99	12,574.29
Plate glass.....	57.15	.....
Steam boiler.....	489.22	.....
Totals .....	\$7,205.86	\$12,741.43

## COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

## ACCIDENT DEPARTMENT.

BOSTON, MASS.

Incorporated June 5, 1902. Commenced business September 11, 1902.

ARTHUR E. CHILDS, *President*.WILLIAM H. BROWN, *Secretary*.

## INCOME.

Net cash received for premiums:—

Accident .....	\$60,215.64
Health .....	27,470.99

Total premiums received.....	\$87,686.63
All other sources.....	2,006.64
Total income.....	\$89,693.27

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$25,046.39
Health .....	5,658.27

Total paid for losses.....	\$30,704.66
Investigation and adjustment of claims:—	
Accident .....	\$250.96
Health .....	89.85
Total .....	340.81

Commissions, less those on return premiums and reinsurance:—

Accident .....	\$16,437.06
Health .....	2,618.66
Total .....	24,055.72
Compensation of officers and office employees.....	12,582.53
Salaries and expenses of agents.....	7,046.14
Medical examiners' fees and salaries.....	1.00
Inspections .....	2,145.18
Taxes, licenses and insurance department fees.....	852.95
All other expenses .....	8,569.52
Total disbursements.....	\$86,298.51

## ASSETS, AS PER LEDGER ACCOUNTS.

See Life Department.

## LIABILITIES.

Total unpaid claims.....	\$12,060.00
Total unearned premiums.....	41,987.73
Commissions and brokerage.....	3,578.77
Due and accrued for salaries, rent and incidental expenses....	85.60
State, county and municipal taxes due or accrued.....	874.43
Advance premiums.....	116.00
All other liabilities.....	1,003.32
	<hr/>
Gross liabilities.....	\$59,705.85

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$21,193.67	\$7,831.58
Written or renewed during the year.....	81,258.36	43,673.59
	<hr/>	<hr/>
Total .....	\$102,452.03	\$51,505.17
Deduct expirations and cancellations.....	51,062.18	25,503.82
	<hr/>	<hr/>
In force at the end of the year.....	\$51,389.85	\$26,001.35
Deduct amount reinsured.....	1,255.67	523.89
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$50,134.18	\$25,477.46
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$111,872.48
Losses paid since organization.....	33,304.76
Losses incurred during the year.....	42,204.66

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$897.47	\$71.91
Health .....	551.20	82.13
	<hr/>	<hr/>
Totals .....	\$1,448.67	\$154.04

## CONTINENTAL CASUALTY COMPANY.

HAMMOND, IND.

Incorporated November, 1897.      Commenced business December, 1897.

H. G. B. ALEXANDER, *President*.W. H. BETTS, *Secretary*.

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 Cash Capital..... \$300,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$2,539,179.01
Health .....	577,172.21

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Total premiums received.....	\$3,116,351.22
Interest from all sources .....	49,684.77
Rents .....	3,067.50
Profit on sale or maturity of ledger assets.....	1,740.00
Increase in book value of ledger assets.....	6,712.12
Policy fees required or represented by applications.....	93,640.95
All other sources.....	2,492.16

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Total income.....	\$3,273,688.72
Ledger assets December 31, 1908. ....	1,360,919.32

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 Total ..... \$4,634,608.04

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$812,820.30
Health .....	176,442.09

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 Total paid for losses..... \$989,262.39

Investigation and adjustment of claims:—

Accident .....	\$13,084.64
Health .....	2,872.24

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 Total ..... 15,956.88

Commissions, less those on return premiums and reinsurance:—

Accident .....	\$423,900.66
Health .....	89,636.72

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 Total ..... 513,537.38

Cash paid stockholders for interest or dividend.....	\$60,000.00
Compensation of officers and office employees.....	274,872.58
Salaries and expenses of agents.....	386,782.81
Medical examiners' fees and salaries.....	10,943.58
Rents .....	36,171.00
Taxes, licenses and insurance department fees.....	45,624.02
Policy fees retained by agents.....	93,640.95
Losses on sale or maturity of ledger assets.....	756.25
Decrease in book value of ledger assets.....	5,369.17
All other expenses.....	155,727.17
	<hr/>
Total disbursements.....	\$2,588,644.18
	<hr/>
Balance .....	\$2,045,963.86

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$57,479.76
Loans on mortgages of real estate (first liens).....	383,775.00
Loans on collateral securities.....	6,000.00
Book value of stocks and bonds.....	404,488.69
Cash in office and in banks.....	130,206.66
Gross uncollected premiums:—	
	Written      Written
	after Oct. 1.    before Oct. 1.
Accident .....	\$533,213.83 .....
Health .....	41,746.42 .....
	<hr/>
Totals .....	\$574,960.25 .....
	<hr/>
	574,960.25
Bills receivable.....	5,669.35
Agents' balances and sundry ledger assets.....	283,384.15
	<hr/>
Total ledger assets.....	\$2,045,963.86

## NON-LEDGER ASSETS.

Interest due and accrued.....	13,163.70
	<hr/>
Gross assets.....	\$2,059,127.56



## ITEMS NOT ADMITTED.

Bills receivable .....	\$5,669.35
Agents' balances .....	74,058.77
Furniture and fixtures .....	53,300.61
Book value of ledger assets over market value .....	8,905.56
<hr/>	
Total items not admitted .....	\$141,934.29
<hr/>	
Total admitted assets .....	\$1,917,193.27

## LIABILITIES.

Total unpaid claims .....	\$163,465.17
Total unearned premiums .....	797,940.37
Commissions and brokerage .....	86,949.98
Due and accrued for salaries, rent and incidental expenses .....	14,826.77
State, county and municipal taxes due or accrued .....	30,000.00
Due for reinsurance .....	22,290.57
Advance premiums .....	1,621.14
Contingent reserve .....	100,000.00
All other liabilities .....	1,725.66
<hr/>	
Gross liabilities, except capital .....	\$1,218,819.66
Paid-up capital .....	\$300,000.00
Surplus over all liabilities .....	398,373.61
<hr/>	
Surplus as regards policy holders .....	698,373.61
<hr/>	
Total liabilities .....	\$1,917,193.27

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908 .....	\$1,416,550.05	\$96,213.10
Written or renewed during the year .....	2,537,428.88	654,267.20
<hr/>		<hr/>
Total .....	\$3,953,978.93	\$750,480.30
Deduct expirations and cancellations .....	2,421,599.33	647,866.10
<hr/>		<hr/>
In force at the end of the year .....	\$1,532,379.60	\$102,614.20
Deduct amount reinsured .....	39,113.06	.....
<hr/>		<hr/>
Net premiums in force December 31, 1909 ..	\$1,493,266.54	\$102,614.20
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$18,712,827.74
Losses paid since organization.....	8,210,231.20
Cash dividends declared since organization.....	432,000.00
Company's stock owned by the directors at par value.....	268,450.00
Losses incurred during the year.....	952,401.42

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$8,032.25	\$2,970.07
Health .....	4,236.40	1,978.16
Totals .....	\$12,268.65	\$4,948.23

## EMPIRE STATE SURETY COMPANY.

BROOKLYN, N. Y.

Incorporated January 31, 1901. Commenced business April 15, 1901.

WILLIAM M. TOMLINS, JR., *President*. GEORGE LAMBERT SMITH, *Secretary*.

Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$92,508.34
Health .....	48,841.29
Liability .....	274,852.11
Fidelity .....	123,959.51
Surety .....	519,101.58
Plate glass.....	97,408.11
Steam boiler.....	6,582.12
Burglary and theft.....	94,449.98
Sprinkler .....	7,924.42
Workmen's collective.....	4,603.03

Total premiums received..... \$1,269,330.49

Interest from all sources.....	\$42,343.53
Rents .....	515.29
Profit on sale or maturity of ledger assets.....	2,380.50

Total income.....	\$1,314,569.81
Ledger assets December 31, 1908.....	1,285,191.38

Total .....	\$2,599,761.19
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## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$61,904.06
Health .....	15,334.22
Liability .....	49,684.17
Fidelity .....	8,484.22
Surety .....	109,558.50
Plate glass.....	34,405.79
Steam boiler.....	475.75
Burglary and theft.....	34,528.54
Sprinkler .....	2,880.62
Workmen's collective.....	3,860.89

Total paid for losses.....	\$321,116.76
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## Investigation and adjustment of claims:—

Accident .....	\$3,595.08
Health .....	1,068.15
Liability .....	39,556.32
Fidelity .....	3,526.38
Surety .....	27,312.78
Plate glass.....	1,095.67
Steam boiler.....	114.50
Burglary and theft.....	2,323.67
Sprinkler .....	42.75
Workmen's collective.....	1,320.45

Total .....	89,855.75
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## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$30,584.19
Health .....	14,719.40
Liability .....	56,907.02
Fidelity .....	22,607.41
Surety .....	83,833.74
Plate glass.....	27,104.70
Steam boiler .....	1,288.60
Burglary and theft.....	22,538.89
Sprinkler .....	1,361.32
Workmen's collective.....	799.00

Total .....	261,744.27
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Compensation of officers and office employees.....	\$104,912.35
Salaries and expenses of agents.....	57,402.72
Inspections .....	10,313.63
Rents .....	25,491.23
Repairs and expenses on real estate.....	614.03
Taxes on real estate.....	1,154.12
Taxes, licenses and insurance department fees.....	20,559.64
Losses on sale or maturity of ledger assets.....	1,375.00
All other expenses.....	90,258.65
Total disbursements.....	<u>\$984,798.15</u>
Balance .....	\$1,614,963.04

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$87,978.94
Loans on mortgages of real estate (first liens).....	254,460.32
Loans on collateral securities.....	22,958.40
Book value of stocks and bonds.....	737,673.49
Cash in office and in banks.....	91,590.28

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$6,413.05	\$862.94
Health .....	14,120.31	617.59
Liability .....	51,052.42	15,540.55
Fidelity .....	12,008.50	14,919.26
Surety .....	68,959.01	80,434.50
Plate glass .....	19,561.93	289.62
Burglary and theft.....	22,649.05	847.03
Sprinkler .....	747.75	1,998.97
Workmen's collective.....	710.10	702.09
Totals .....	<u>\$196,222.12</u>	<u>\$116,212.55</u>

	312,434.67
Bills and accounts receivable.....	24,880.92
Agents' balances and sundry ledger assets.....	82,986.02
Total ledger assets.....	<u>\$1,614,963.04</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$12,617.00
Rents due and accrued.....	883.34
Due for reinsurance on losses paid.....	295.47
Gross assets.....	<u>\$1,628,758.85</u>

## ITEMS NOT ADMITTED.

Bills and accounts receivable.....	\$24,880.92
Uncollected premiums written before October, 1909....	116,212.55
Agents' balances over 90 days due.....	13,449.65
Sundry ledger accounts.....	47,246.42
Book value of ledger assets over market value.....	52,044.25
Total items not admitted.....	<u>253,833.79</u>
Total admitted assets.....	<u>\$1,374,925.06</u>

## LIABILITIES.

Total unpaid claims.....	\$166,456.77
Special reserve for unpaid liability losses.....	41,274.37
Total unearned premiums.....	487,274.11
Commissions and brokerage.....	39,244.42
Due and accrued for salaries, rent and incidental expenses....	8,982.85
State, county and municipal taxes due or accrued.....	13,000.00
Due for reinsurance.....	3,947.80
Due and to become due for borrowed money.....	3,500.00
All other liabilities.....	9,017.97
Gross liabilities, except capital.....	<u>\$772,698.29</u>
Paid-up capital.....	\$500,000.00
Surplus over all liabilities.....	102,226.77
Surplus as regards policy holders.....	<u>602,226.77</u>
Total liabilities.....	<u>\$1,374,925.06</u>

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$66,342.23	\$31,151.86
Written or renewed during the year.....	120,171.08	58,715.38
Total .....	\$186,513.31	\$89,867.24
Deduct expirations and cancellations.....	115,182.46	54,081.71
In force at the end of the year.....	\$71,330.85	\$35,785.53
Deduct amount reinsured.....	3,439.02	724.59
Net premiums in force December 31, 1909..	\$67,891.83	\$35,060.94
	Fidelity.	Surety.
In force December 31, 1908.....	\$73,351.40	\$317,406.84
Written or renewed during the year.....	134,083.17	473,357.63
Total .....	\$207,434.57	\$790,764.47
Deduct expirations and cancellations.....	93,197.15	404,227.86
In force at the end of the year.....	\$114,237.42	\$386,536.61
Deduct amount reinsured.....	7,647.03	42,841.16
Net premiums in force December 31, 1909..	\$106,590.39	\$343,695.45
	Liability.	Plate Glass.
In force December 31, 1908.....	\$182,595.11	\$77,570.94
Written or renewed during the year.....	294,585.41	110,074.02
Total .....	\$477,180.52	\$187,644.96
Deduct expirations and cancellations.....	267,193.45	104,816.25
In force at the end of the year.....	\$209,987.07	\$82,828.71
Deduct amount reinsured.....	1,415.76	4.60
Net premiums in force December 31, 1909..	\$208,571.31	\$82,824.11

	Steam Boiler.	Burglary and Theft.
In force December 31, 1908.....	\$11,255.17	\$92,496.27
Written or renewed during the year.....	7,234.68	127,558.68
Total .....	\$18,489.85	\$220,054.95
Deduct expirations and cancellations.....	7,732.31	103,766.94
In force at the end of the year.....	\$10,757.54	\$116,288.01
Deduct amount reinsured.....	.....	17,118.23
Net premiums in force December 31, 1909..	\$10,757.54	\$99,169.78
	Sprinkler.	Workmen's Collective.
In force December 31, 1908.....	\$1,687.90	\$2,706.70
Written or renewed during the year.....	10,500.21	5,639.77
Total .....	\$12,188.11	\$8,346.47
Deduct expirations and cancellations.....	4,086.90	6,798.89
In force at the end of the year.....	\$8,101.21	\$1,547.58
Deduct amount reinsured.....	.....	.....
Net premiums in force December 31, 1909..	\$8,101.21	\$1,547.58

## MISCELLANEOUS.

Premiums received since organization.....	\$4,227,156.77
Losses paid since organization.....	1,321,808.36
Cash dividends declared since organization.....	208,125.00
Company's stock owned by the directors at par value.....	126,500.00
Losses incurred during the year.....	421,189.99

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$77.50	.....
Health .....	95.00	.....
Liability .....	563.84	\$64.50
Fidelity .....	20.00	83.78
Surety .....	276.43	.....



Plate glass .....	\$39.56	\$40.85
Steam boiler.....	20.00	.....
Burglary and theft.....	258.70	.....
	<hr/>	<hr/>
Totals .....	\$1,351.03	\$189.13

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## EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1881.

*Resident Manager*, SAMUEL APPLETON, Boston, Mass.

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Deposit Capital..... \$200,000.00

### INCOME.

Net cash received for premiums:—

Accident .....	\$262,436.53
Health .....	64,924.63
Liability .....	3,395,035.92
Fidelity .....	104,580.76
Steam boiler.....	9,997.25
Burglary and theft.....	90,974.10
Automobile property damage.....	173,026.67
Workmen's collective.....	32,957.95
	<hr/>

Total premiums received.....	\$4,133,933.81
Interest from all sources.....	158,264.67
Increase in book value of ledger assets.....	21,102.50
All other sources.....	348.05
	<hr/>

Total income.....	\$4,313,649.03
Ledger assets December 31, 1908.....	4,055,093.58
	<hr/>

Total ..... \$8,368,742.61

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$99,859.11
Health .....	17,871.16
Liability .....	1,002,312.48
Fidelity .....	22,659.03
Burglary and theft.....	20,249.40
Automobile property damage.....	42,074.43
Workmen's collective.....	12,110.85

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Total paid for losses..... \$1,216,636.46

## Investigation and adjustment of claims:—

Accident .....	\$3,788.31
Health .....	170.05
Liability .....	261,004.93
Fidelity .....	1,277.97
Burglary and theft.....	403.14
Automobile property damage.....	4,218.32
Workmen's collective.....	353.03

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Total ..... 271,215.75

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$82,842.35
Health .....	13,636.27
Liability .....	764,637.78
Fidelity .....	22,144.93
Steam boiler.....	2,380.07
Burglary and theft.....	22,805.47
Automobile property damage.....	32,418.14
Workmen's collective.....	6,912.54

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Total ..... 947,777.55

Compensation of officers and office employees.....	83,299.16
Salaries and expenses of agents.....	33,165.29
Inspections .....	40,468.53
Rents .....	26,441.95
Taxes, licenses and insurance department fees.....	62,947.85
Decrease in book value of ledger assets.....	30,325.00
Remitted to home office.....	560,167.46
All other expenses.....	71,237.89

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Total disbursements..... \$3,343,682.89

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Balance ..... \$5,025,059.72

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$4,341,435.00
Cash in office and in banks.....	3,562.59
Cash deposited with trustees.....	35,657.81

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$37,221.14	\$1,449.76
Health .....	12,860.45	21.00
Fidelity .....	9,599.69	66.37
Liability .....	518,371.28	17,128.71
Steam boiler.....	1,288.80	.....
Burglary and theft.....	13,479.65	52.84
Automobile property damage.....	29,642.61	.....
Workmen's collective.....	3,222.02	.....

Totals .....	\$625,685.64	\$18,718.68
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644,404.32

Total ledger assets.....	\$5,025,059.72
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## NON-LEDGER ASSETS.

Interest due and accrued.....	57,079.31
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Gross assets.....	\$5,082,139.03
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## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	18,718.68
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Total admitted assets.....	\$5,063,420.35
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## LIABILITIES.

Total unpaid claims.....	\$104,300.00
Special reserve for unpaid liability losses.....	1,105,451.52
Total unearned premiums.....	1,678,676.56
Commissions and brokerage.....	188,010.28
Due and accrued for salaries, rent and incidental expenses...	40,000.00
State, county and municipal taxes due or accrued.....	35,000.00

Gross liabilities, except deposit capital.....	\$3,151,438.36
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	1,711,981.99

Surplus as regards policy holders.....	1,911,981.99
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Total liabilities.....	\$5,063,420.35
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## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$214,369.13	\$42,717.22
Written or renewed during the year.....	260,161.58	62,684.58
Total .....	\$474,530.71	\$105,401.80
Deduct expirations and cancellations.....	254,852.98	55,096.30
In force at the end of the year.....	\$219,677.73	\$50,305.50
Deduct amount reinsured.....	325.17	70.00
Net premiums in force December 31, 1909..	\$219,352.56	\$50,235.50
	Liability.	Fidelity.
In force December 31, 1908.....	\$2,355,667.59	\$79,933.18
Written or renewed during the year.....	3,295,353.68	119,453.76
Total .....	\$5,651,021.27	\$199,386.94
Deduct expirations and cancellations.....	2,993,696.92	105,641.97
In force at the end of the year.....	\$2,657,324.35	\$93,744.97
Deduct amount reinsured.....	201.72	201.13
Net premiums in force December 31, 1909..	\$2,657,122.63	\$93,543.84
	Steam Boiler.	Burglary and Theft.
In force December 31, 1908.....	\$9,403.54	\$83,252.59
Written or renewed during the year.....	9,433.64	90,617.36
Total .....	\$18,837.18	\$173,869.95
Deduct expirations and cancellations.....	1,782.06	70,159.87
In force at the end of the year.....	\$17,055.12	\$103,710.08
Deduct amount reinsured.....	.....	791.25
Net premiums in force December 31, 1909..	\$17,055.12	\$102,918.83

	Automobile Property Damage.	Workmen's Collective.
In force December 31, 1908.....	\$28,280.89	\$18,479.28
Written or renewed during the year.....	201,844.65	38,983.59
Total .....	\$230,125.54	\$57,462.87
Deduct expirations and cancellations.....	74,970.59	34,885.16
In force at the end of the year.....	\$155,154.95	\$22,577.71
Deduct amount reinsured.....	.....	.....
Net premiums in force December 31, 1909..	\$155,154.95	\$22,577.71

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$35,469,105.72
Losses paid.....	16,925,625.84
Losses incurred during the year.....	1,607,075.73

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$824.33	\$50.00
Health .....	35.00	.....
Liability .....	23,808.06	35,402.12
Fidelity .....	30.00	.....
Steam boiler .....	61.25	.....
Burglary and theft.....	56.00	.....
Automobile property damage.....	240.10	.....
Totals .....	\$25,054.74	\$35,452.12

## EQUITABLE ACCIDENT COMPANY.

BOSTON, MASS.

Incorporated December 11, 1891. Commenced business January 1, 1892.

ALBERT C. SMITH, *President*.D. T. MONTAGUE, *Secretary*.

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Cash Capital.....	\$100,000.00
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## INCOME.

Net cash received for premiums.....	\$8,605.34
Interest from all sources.....	1,963.58
Profit on sale or maturity of ledger assets.....	323.33
Policy fees required or represented by applications.....	1,035.00
All other sources.....	431.16
<hr/>	
Total income.....	\$12,358.41
Ledger assets November 13, 1909.....	199,612.43
<hr/>	
Total .....	\$211,970.84

## DISBURSEMENTS.

Net amount paid for claims.....	\$6,269.96
Investigation and adjustment of claims.....	285.11
Commissions, less those on return premiums and reinsurance..	762.05
Compensation of officers and office employees.....	2,034.91
Policy fees retained by agents.....	1,035.00
Medical examiners' fees and salaries.....	26.00
Rents .....	457.00
Taxes, licenses and insurance department fees.....	77.50
Decrease in book value of ledger assets.....	1,240.90
All other expenses.....	1,469.70
<hr/>	
Total disbursements.....	\$13,678.13
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Balance .....	\$198,292.71

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$2,250.00
Loans on collateral securities.....	10,000.00
Book value of stocks and bonds.....	172,193.72
Cash in office and in bank.....	13,848.99
<hr/>	
Total ledger assets.....	\$198,292.71

## NON-LEDGER ASSETS.

Interest due and accrued.....	2,059.76
Market value of stocks and bonds over book value.....	1,255.28
Other non-ledger assets.....	94.62
<hr/>	
Gross assets.....	\$201,702.37

## LIABILITIES.

Total unpaid claims.....	\$7,494.87
Total unearned premiums.....	6,836.89
Commissions and brokerage.....	132.00
Due and accrued for salaries, rent and incidental expenses....	719.31
State, county and municipal taxes, due or accrued.....	350.31
Advance premiums.....	3,459.75
<hr/>	
Gross liabilities, except capital.....	\$18,993.13
Paid-up capital.....	\$100,000.00
Surplus over all liabilities.....	82,709.24
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Surplus as regards policy holders.....	182,709.24
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Total liabilities.....	\$201,702.37

## EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1908.....	\$15,374.88
Written or renewed during the year.....	8,624.01
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Total .....	\$23,998.89
Deduct expirations and cancellations.....	10,325.14
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Net premiums in force December 31, 1909.....	\$13,673.75



## MISCELLANEOUS.

Premiums received since organization.....	\$8,605.34
Losses paid since organization.....	6,269.96
Losses incurred during the year.....	5,895.09

## BUSINESS IN NEW HAMPSHIRE, 1909.

Premiums received.....	\$266.95
Losses paid.....	199.42

## FEDERAL CASUALTY COMPANY.

DETROIT, MICH.

Incorporated March 19, 1906.

Commenced business May 2, 1906.

VINCENT D. CLIFF, *President*.PETER PATTERSON, *Secretary*.

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Cash Capital.....	\$100,000.00
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## INCOME.

Net cash received for premiums.....	\$312,466.27
Interest from all sources.....	9,041.72
Policy fees required or represented by applications.....	31,046.00
Profit on sale or maturity of ledger assets.....	5,485.95
Increase in book value of ledger assets.....	1,836.51
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Total income.....	\$359,876.45
Ledger assets December 31, 1908.....	206,219.62
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Total .....	\$566,096.07

## DISBURSEMENTS.

Net amount paid for claims.....	\$125,457.91
Commissions, less those on return premiums and reinsurance..	83,139.25
Cash paid stockholders for interest or dividend.....	20,000.00
Compensation of officers and office employees.....	18,192.00

Salaries and expenses of agents.....	\$7,036.82
Medical examiners' fees and salaries.....	1,610.75
Rents .....	6,470.57
Repairs and expenses on real estate.....	6,930.65
Decrease in book value of ledger assets.....	900.00
All other expenses.....	45,502.26

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Total disbursements.....	\$315,240.21
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Balance .....	\$250,855.86
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$238,500.00
Cash in office and in bank.....	12,355.86

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Total ledger assets.....	\$250,855.86
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## NON-LEDGER ASSETS.

Interest due and accrued.....	3,178.07
Market value of stocks and bonds over book value.....	1,390.90

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Gross assets.....	\$255,424.83
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## LIABILITIES.

Total unpaid claims.....	\$17,538.00
Commissions and brokerage.....	3,000.00
Due and accrued for salaries, rent and incidental expenses....	500.00
State, county and municipal taxes due or accrued.....	5,000.00
Advance premiums.....	5,380.60

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Gross liabilities, except capital.....	\$31,418.60
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Paid-up capital.....	\$100,000.00
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Surplus over all liabilities.....	124,006.23
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Surplus as regards policy holders.....	224,006.23
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Total liabilities.....	\$255,424.83
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## MISCELLANEOUS.

Premiums received since organization.....	\$923,044.85
Losses paid since organization.....	382,975.33
Cash dividends declared since organization.....	61,000.00
Losses incurred during the year.....	126,712.18

## BUSINESS IN NEW HAMPSHIRE, 1909.

Accident premiums received.....	\$932.20
Losses paid.....	435.43

## FIDELITY AND CASUALTY COMPANY.

## NEW YORK CITY.

Incorporated March 20, 1876.      Commenced business May 1, 1876.

GEORGE F. SEWARD, *President*.

ROBERT J. HILLAS, *Secretary*.

Cash Capital..... \$1,000,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$1,985,904.10
Health .....	1,363,282.30
Liability .....	2,270,772.71
Fidelity .....	413,767.31
Plate glass.....	440,989.96
Steam boiler.....	454,865.76
Burglary and theft.....	667,578.18
Fly-wheel .....	100,412.15
Workmen's collective.....	23,823.06

Total premiums received.....	\$7,721,395.53
Interest from all sources.....	284,934.16
Rents .....	65,167.73
Profit on sale or maturity of ledger assets.....	4,215.00
All other sources.....	9,105.86

Total income.....	\$8,084,818.28
Ledger assets December 31, 1908.....	7,423,390.02

Total .....\$15,508,208.30

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$778,699.47
Health .....	477,179.87
Liability .....	759,505.60
Fidelity .....	53,726.62
Plate glass.....	113,525.75
Steam boiler.....	39,302.02
Burglary and theft.....	201,993.46
Fly-wheel .....	8,041.53
Workmen's collective.....	8,693.04

Total paid for losses..... \$2,440,667.36

## Investigation and adjustment of claims:—

Accident .....	\$57,595.70
Health .....	35,079.95
Liability .....	330,830.65
Fidelity .....	14,967.43
Plate glass.....	12,904.15
Steam boiler .....	5,770.12
Burglary and theft.....	28,813.54
Fly-wheel .....	1,282.48
Workmen's collective.....	1,305.68

Total ..... 488,549.70

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$625,763.80
Health .....	358,953.27
Liability .....	432,208.79
Fidelity .....	55,669.48
Plate glass.....	117,302.65
Steam boiler.....	82,129.28
Burglary and theft.....	144,765.08
Fly-wheel .....	16,233.90
Workmen's collective.....	2,754.79

Total ..... 1,835,781.04

Cash paid stockholders for interest or dividend.....	170,000.00
Compensation of officers and office employees.....	505,877.76
Salaries and expenses of agents.....	368,887.05
Medical examiners' fees and salaries.....	6,868.89
Inspections .....	223,747.15
Rents .....	49,970.09
Repairs and expenses on real estate.....	31,835.67
Taxes on real estate.....	17,599.88

Taxes, licenses and insurance department fees.....	\$122,726.66
Decrease in book value of ledger assets.....	44,335.39
All other expenses.....	203,779.62
Total disbursements.....	<u>\$6,510,626.26</u>
Balance .....	\$8,997,582.04

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,232,285.23
Loans on collateral securities.....	177,500.00
Book value of stocks and bonds.....	6,342,831.26
Cash in office and in bank.....	60,812.42

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$146,167.88	\$29,598.99
Health .....	258,220.53	27,679.92
Liability .....	260,339.98	69,601.07
Fidelity .....	29,781.46	20,682.58
Plate glass.....	54,667.04	2,509.76
Steam boiler.....	68,667.99	6,262.78
Burglary and theft.....	71,834.61	5,575.77
Fly-wheel .....	13,938.23	198.05
Workmen's collective.....	6,614.07	1,120.63
Totals .....	<u>\$910,231.81</u>	<u>\$163,229.55</u>

1,073,461.36

Agents' balances and sundry ledger assets.....	110,691.77
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Total ledger assets.....	<u>\$8,997,582.04</u>
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## NON-LEDGER ASSETS.

Interest due and accrued.....	39,400.51
Rents due and accrued.....	426.28
Market value of stocks and bonds over book value.....	835,436.51

Gross assets.....	<u>\$9,872,845.34</u>
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## ITEMS NOT ADMITTED.

Uncollected premiums written before October 1, 1909...	\$163,229.55
Agents' balances and sundry ledger assets.....	110,691.77

Total items not admitted.....	<u>273,921.32</u>
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Total admitted assets.....	<u>\$9,598,924.02</u>
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## LIABILITIES.

Total unpaid claims.....	\$742,479.90
Special reserve for unpaid liability losses.....	1,008,242.43
Total unearned premiums .....	3,799,474.54
Commissions and brokerage.....	252,669.68
Due and accrued for salaries, rent and incidental expenses..	53,128.40
Due for reinsurance.....	7,608.55
Advance premiums.....	2,500.00
State, county and municipal taxes, due or accrued.....	100,000.00
All other liabilities.....	68,590.62

Gross liabilities, except capital.....	\$6,034,694.12
Paid-up capital.....	\$1,000,000.00
Surplus over all liabilities.....	2,564,229.90

Surplus as regards policy holders..... 3,564,229.90

Total liabilities..... \$9,598,924.02

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$1,902,829.25	\$1,036,704.40
Written or renewed during the year.....	2,828,987.99	1,679,217.97

Total .....	\$4,731,817.24	\$2,715,922.37
Deduct expirations and cancellations.....	2,740,598.96	1,574,061.16

In force at the end of the year.....	\$1,991,218.28	\$1,141,861.21
Deduct amount reinsured.....	169.95	.....

Net premiums in force December 31, 1909.. \$1,991,048.33 \$1,141,861.21

	Liability.	Fidelity.
In force December 31, 1908.....	\$1,690,674.85	\$369,882.02
Written or renewed during the year.....	2,400,489.70	452,675.76

Total .....	\$4,091,164.55	\$822,557.78
Deduct expirations and cancellations.....	2,228,095.11	461,504.45

In force at the end of the year.....	\$1,863,069.44	\$361,053.33
Deduct amount reinsured.....	79.79	6,330.47

Net premiums in force December 31, 1909.. \$1,862,989.65 \$354,722.86

	Plate Glass.	Steam Boiler.
In force December 31, 1908.....	\$368,449.93	\$772,727.15
Written or renewed during the year.....	496,653.90	566,484.87
Total .....	\$865,103.83	\$1,339,212.02
Deduct expirations and cancellations.....	472,851.93	533,293.20
In force at the end of the year.....	\$392,251.90	\$805,918.82
Deduct amount reinsured.....	153.61	.....
Net premiums in force December 31, 1909..	\$392,098.29	\$805,918.82
	Burglary and Theft.	Flv-Wheel.
In force December 31, 1908.....	\$750,678.87	\$167,985.08
Written or renewed during the year.....	762,438.61	114,448.26
Total .....	\$1,513,117.48	\$282,433.34
Deduct expirations and cancellations.....	738,567.21	102,637.12
In force at the end of the year.....	\$774,550.27	\$179,796.22
Deduct amount reinsured.....	4,596.00	.....
Net premiums in force December 31, 1909..	\$769,954.27	\$179,796.22
		Workmen's Collective.
In force December 31, 1908.....		\$24,771.33
Written or renewed during the year.....		18,668.98
Total .....		\$43,440.31
Deduct expirations and cancellations.....		22,515.97
In force at the end of the year.....		\$20,924.34
Deduct amount reinsured.....		.....
Net premiums in force December 31, 1909.....		\$20,924.34

## MISCELLANEOUS.

Premiums received since organization.....	\$81,912,096.98
Losses paid since organization.....	31,636,503.21
Cash dividends declared since organization.....	1,533,750.00



Stock dividends declared since organization.....	\$750,000.00
Company's stock owned by the directors at par value.....	391,700.00
Losses incurred during the year.....	3,310,011.45

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$4,217.36	\$1,346.60
Health .....	1,694.14	617.96
Liability .....	7,095.72	8,230.13
Fidelity .....	803.63	.....
Plate glass.....	871.73	176.19
Steam boiler.....	3,054.36	65.29
Burglary and theft.....	3,174.28	864.63
Fly-wheel .....	150.23	.....
Totals .....	\$21,061.45	\$11,300.80

## FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

BALTIMORE, MD.

Incorporated February, 1890. Commenced business June, 1890.

EDWIN WARFIELD, *President.*HARRY NICODEMUS, *Secretary.*

Cash Capital..... \$2,000,000.00

## INCOME.

Net cash received for premiums:—

Fidelity .....	\$1,898,040.47
Surety .....	497,335.41

Total premiums received.....	\$2,395,375.88
Interest from all sources.....	199,931.95
Rents .....	59,124.21
Advance premiums.....	22,432.57
Increase in book value of ledger assets.....	31,955.00
All other sources.....	24,071.28

Total income.....	\$2,734,395.59
Ledger assets December 31, 1908.....	5,941,281.90

Total ..... \$8,675,677.49

## DISBURSEMENTS.

## Net amount paid for claims:—

Fidelity .....	\$612,263.74
Surety .....	291,546.13

Total paid for losses..... \$903,809.87

## Investigation and adjustment of claims:—

Fidelity .....	\$26,075.97
Surety .....	6,160.36

Total ..... 32,236.33

## Commissions, less those on return premiums and reinsurance:—

Fidelity .....	\$421,795.80
Surety .....	100,215.78

Total ..... 522,011.58

Cash paid stockholders for interest or dividend..... 320,000.00

Compensation of officers and office employees..... 208,287.34

Salaries and expenses of agents..... 66,894.15

Inspections ..... 23,185.94

Rents ..... 24,706.47

Repairs and expenses on real estate..... 18,952.33

Taxes on real estate..... 16,610.49

Taxes, licenses and insurance department fees..... 84,822.98

Decrease in book value of ledger assets..... 17,344.00

All other expenses..... 145,710.03

Total disbursements..... \$2,384,571.51

Balance ..... \$6,291,105.98

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate..... \$841,230.98

Loans on collateral securities..... 104,900.00

Book value of stocks and bonds..... 4,445,500.00

Cash in banks..... 389,301.92

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Fidelity .....	\$191,143.86	\$42,762.13
Surety .....	44,974.13	10,508.94
Totals .....	\$236,117.99	\$53,271.07

..... 289,389.06

Other ledger assets..... 220,784.02

Total ledger assets..... \$6,291,105.98

## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	\$53,271.07
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Total admitted assets.....	\$6,237,834.91
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## LIABILITIES.

Total unpaid claims.....	\$435,830.80
Total unearned premiums.....	1,160,723.44
Commissions and brokerage.....	51,328.86
State, county and municipal taxes due or accrued.....	35,000.00
Return premiums.....	8,571.10
Due for reinsurance and co-surety.....	10,303.81
Advance premiums.....	22,432.57

Gross liabilities, except capital.....	\$1,724,190.58
Paid-up capital.....	\$2,000,000.00
Surplus over all liabilities.....	2,513,644.33

Surplus as regards policy holders.....	4,513,644.33
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Total liabilities.....	\$6,237,834.91
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## EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908.....	\$1,414,449.80	\$361,993.08
Written or renewed during the year.....	1,843,771.07	418,652.51
Total .....	\$3,258,220.87	\$780,645.59
Deduct expirations and cancellations.....	1,353,088.39	337,500.22
In force at the end of the year.....	\$1,905,132.48	\$443,145.37
Deduct amount reinsured.....	106,020.56	6,916.09
Net premiums in force December 31, 1909..	\$1,799,111.92	\$436,229.28

## MISCELLANEOUS.

Premiums received since organization.....	\$18,719,557.32
Losses paid since organization.....	6,669,255.04
Cash dividends declared since organization.....	3,264,888.00
Company's stock owned by the directors at par value.....	398,650.00
Losses incurred during the year.....	691,971.60

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Fidelity .....	\$9,512.00	\$10,000.00
Surety .....	8,416.65	866.69
Totals .....	\$17,928.65	\$10,866.69

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS  
INSURANCE COMPANY.

## UNITED STATES BRANCH.

FRANKFORT-ON-THE-MAIN, GERMANY.

Commenced business in the United States, 1896.

*Resident Manager*, C. H. FRANKLIN, New York City.

Deposit Capital..... \$200,000.00

## INCOME.

Net cash received for premiums:—

Accident and health.....	\$93,277.39
Liability .....	982,860.40
Burglary and theft.....	25,348.91
Workmen's collective.....	89,373.38

Total premiums received.....	\$1,190,860.08
Interest from all sources.....	47,868.03

Total income.....	\$1,242,941.14
Ledger assets December 31, 1908.....	1,344,717.58

Total .....	\$2,587,658.72
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## DISBURSEMENTS.

Net amount paid for claims:—

Accident and health.....	\$30,524.90
Liability .....	465,890.27

Burglary and theft.....	\$12,194.07	
Workmen's collective.....	41,934.38	
		<hr/>
Total paid for losses.....		\$550,543.62
Investigation and adjustment of claims:—		
Accident and health .....	\$4,635.79	
Liability .....	80,724.44	
Burglary and theft.....	1,297.02	
Workmen's collective.....	1,621.17	
		<hr/>
Total .....		88,278.42
Commissions, less those on return premiums and reinsurance:—		
Accident and health.....	\$29,761.14	
Liability .....	214,377.42	
Burglary and theft.....	6,622.85	
Workmen's collective.....	14,706.29	
		<hr/>
Total .....		265,467.70
Compensation of officers and office employees.....		43,478.43
Salaries and expenses of agents.....		34,964.76
Inspections .....		12,931.56
Rents .....		7,350.16
Taxes, licenses and insurance department fees.....		20,654.61
Losses on sale or maturity of ledger assets.....		7,991.47
Decrease in book value of ledger assets.....		856.51
Remitted to home office.....		21,043.20
All other expenses.....		32,307.34
		<hr/>
Total disbursements.....		\$1,085,867.78
		<hr/>
Balance .....		\$1,501,790.94

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$1,270,911.82	
Cash in office and in bank.....	35,164.99	
Cash in hands of trustees.....	3,741.51	
Gross uncollected premiums:—		
	Written after Oct. 1.	Written before Oct. 1.
Accident and health.....	\$8,408.56	.....
Liability .....	157,545.56	\$4,027.81
Burglary and theft.....	3,860.80	.....
Workmen's collective.....	17,265.93	213.96
		<hr/>
Totals .....	\$187,080.85	\$4,241.77
		<hr/>
		191,322.62
		<hr/>
Total ledger assets.....		\$1,501,790.94

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$13,901.85
Gross assets.....	\$1,515,692.79

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$4,241.77
Book value of ledger assets over market value.....	31,761.82
Total items not admitted.....	36,003.59
Total admitted assets.....	\$1,479,689.20

## LIABILITIES.

Total unpaid claims.....	\$35,282.17
Special reserve for unpaid liability losses.....	311,600.36
Total unearned premiums.....	398,878.99
Commissions and brokerage.....	48,933.91
Due and accrued for salaries, rent and incidental expenses....	7,500.00
State, county and municipal taxes due or accrued.....	5,800.00
Advance premiums.....	841.75
Contingent reserve.....	170,000.00
Gross liabilities, except deposit capital.....	\$978,837.18
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	300,852.02
Surplus as regards policy holders.....	500,852.02
Total liabilities.....	\$1,479,689.20

## EXHIBIT OF PREMIUMS.

	Accident and Health.	Liability.
In force December 31, 1908.....	\$37,825.73	\$608,664.78
Written or renewed during the year.....	109,797.77	982,441.71
Total .....	\$147,623.50	\$1,591,106.49
Deduct expirations and cancellations.....	101,775.47	906,783.39
In force at the end of the year.....	\$45,848.03	\$684,323.10
Deduct amount reinsured.....	3,911.51	1,885.32
Net premiums in force December 31, 1909..	\$41,936.52	\$682,437.78

	Burglary and Theft.	Workmen's Collective.
In force December 31, 1908.....	\$30,105.21	\$41,671.95
Written or renewed during the year.....	34,009.74	67,746.08
Total .....	\$64,114.95	\$109,418.03
Deduct expirations and cancellations.....	29,238.87	70,202.63
In force at the end of the year.....	\$34,876.08	\$39,215.40
Deduct amount reinsured.....	6,698.67	.....
Net premiums in force December 31, 1909..	\$28,177.41	\$39,215.40

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$11,243,779.83
Losses paid.....	6,545,775.31
Losses incurred during the year.....	631,041.51

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident and health.....	\$2,675.53	\$782.50
Liability .....	11,950.63	5,516.11
Totals .....	\$14,626.16	\$6,298.61

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE  
CORPORATION, LIMITED.

## UNITED STATES BRANCH.

## PERTH, SCOTLAND.

Commenced business in the United States, 1891.

*Resident Manager*, FRANKLIN J. MOORE, Philadelphia, Pa.

Deposit Capital..... \$200,000.00



## INCOME.

## Net cash received for premiums:—

Accident .....	\$1,104,450.87
Health .....	366,848.02
Liability .....	1,115,562.20
Burglary and theft.....	176,161.83
Automobile property damage.....	312,836.69

Total premiums received.....	\$3,075,859.61
Interest from all sources.....	45,781.30
Rents .....	16,499.76
Profit on sale or maturity of ledger assets.....	160.00
Increase in book value of ledger assets.....	1,062.49
Inspections .....	74,363.00
All other sources.....	1,103.36

Total income.....	\$3,214,829.52
Ledger assets December 31, 1908.....	1,670,869.45
Total .....	\$4,885,698.97

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$410,885.36
Health .....	136,961.78
Liability .....	318,765.40
Burglary and theft.....	63,097.95
Automobile property damage.....	95,847.28

Total paid for losses.....	\$1,025,557.77
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## Investigation and adjustment of claims:—

Accident .....	\$4,765.98
Health .....	1,588.66
Burglary and theft.....	3,599.27
Automobile property damage.....	10,730.41

Total .....	20,684.32
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## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$326,545.95
Health .....	108,478.89
Liability .....	233,805.14
Burglary and theft.....	48,237.78
Automobile property damage.....	84,270.70

Total .....	801,338.46
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Compensation of officers and office employees.....	\$195,975.33
Medical examiners' fees and salaries.....	16,975.61
Inspections .....	11,738.31
Rents .....	36,365.17
Repairs and expenses on real estate.....	4,110.38
Taxes on real estate.....	1,930.50
Taxes, licenses and insurance department fees.....	47,887.30
Policy fees retained by agents.....	74,363.00
Losses on sale or maturity of ledger assets.....	350.00
Decrease in book value of ledger assets.....	370.00
Remitted to home office.....	120,420.57
All other expenses.....	137,053.75
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Total disbursements.....	\$2,478,145.14
<hr/>	
Balance .....	\$2,407,553.83

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$213,160.58
Book value of stocks and bonds.....	1,546,264.55
Cash in office and in bank.....	195,646.75
Bills receivable.....	5,746.07

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$38,086.50	\$4,623.22
Health .....	12,695.50	1,541.07
Liability .....	251,740.36	11,487.90
Burglary and theft.....	33,838.41	6,869.79
Automobile property damage.....	79,131.05	6,722.08

Totals .....	<u>\$415,491.82</u>	<u>\$31,244.06</u>
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446,735.88

Total ledger assets.....	\$2,407,553.83
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## NON-LEDGER ASSETS.

Interest due and accrued.....	19,199.36
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Gross assets.....	\$2,426,753.19

## ITEMS NOT ADMITTED.

Uncollected premiums written before October 1, 1909..	\$31,244.06
Book value of ledger assets over market value.....	108,096.20
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Total items not admitted.....	\$139,340.26
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Total admitted assets.....	\$2,287,412.93

## LIABILITIES.

Total unpaid claims.....	\$159,125.38
Special reserve for unpaid liability losses.....	269,291.22
Total unearned premiums.....	974,773.78
Commissions and brokerage.....	137,112.30
Due and accrued for salaries, rent and incidental expenses....	10,000.00
State, county and municipal taxes due or accrued.....	50,276.75
Advance premiums.....	18,460.95
Contingent reserve.....	50,000.00
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Gross liabilities, except deposit capital.....	\$1,669,040.38
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	418,372.55
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Surplus as regards policy holders.....	618,372.55
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Total liabilities.....	\$2,287,412.93

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$358,607.87	\$107,119.63
Written or renewed during the year.....	1,184,438.84	394,812.94
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Total .....	\$1,543,046.71	\$501,932.57
Deduct expirations and cancellations.....	1,106,404.58	368,801.53
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In force at the end of the year.....	\$436,642.13	\$133,131.04
Deduct amount reinsured.....	15,264.71	5,088.23
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Net premiums in force December 31, 1909..	\$421,377.42	\$128,042.81
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	Liability.	Burglary and Theft.
In force December 31, 1908.....	\$544,286.66	\$208,228.83
Written or renewed during the year.....	1,383,029.76	210,441.14
Total .....	\$1,937,316.40	\$418,669.97
Deduct expirations and cancellations.....	999,889.89	200,274.31
In force at the end of the year.....	\$927,426.51	\$218,395.66
Deduct amount reinsured.....	2,925.69	28,331.65
Net premiums in force December 31, 1909..	\$924,500.82	\$190,064.01
		Automobile property damage.
In force December 31, 1908.....		\$114,761.57
Written or renewed during the year.....		379,111.39
Total .....		\$493,872.96
Deduct expirations and cancellations.....		215,832.49
In force at the end of the year.....		\$278,040.47
Deduct amount reinsured.....		.....
Net premiums in force December 31, 1909.....		\$278,040.47

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$9,551,494.50
Losses paid.....	3,581,510.15
Losses incurred during the year.....	1,027,931.54

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$23,873.42	\$8,577.71
Health .....	7,957.80	2,859.24
Liability .....	390.85	.....
Burglary and theft.....	33.09	.....
Totals .....	\$32,255.16	\$11,436.95

## GREAT EASTERN CASUALTY COMPANY.

NEW YORK CITY.

Incorporated December, 1892. Commenced business January, 1893.

LOUIS H. FIBEL, *President*.THOMAS H. DARLING, *Secretary*.

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 Cash Capital..... \$250,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$343,735.57
Health .....	146,388.73

Total premiums received.....	\$490,124.30
Interest from all sources.....	18,069.18
Profit on sale or maturity of ledger assets.....	6,808.12
Policy fees required or represented by applications.....	47,402.95

Total income.....	\$562,404.55
Ledger assets December 31, 1908.....	515,410.31

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 Total ..... \$1,077,814.86

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$101,139.37
Health .....	50,150.28

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 Total paid for losses..... \$151,289.65

Investigation and adjustment of claims:—

Accident .....	\$2,995.52
Health .....	540.28

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 Total ..... 3,535.80

Commissions, less those on return premiums and reinsurance:—

Accident .....	\$102,059.06
Health .....	42,955.46

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Total .....	145,014.52
Cash paid stockholders for interest or dividend.....	10,625.00

Compensation of officers and office employees.....	\$46,390.19
Salaries and expenses of agents.....	7,239.30
Medical examiners' fees and salaries.....	1,232.00
Rents .....	3,240.00
Taxes, licenses and insurance department fees.....	8,659.03
Policy fees retained by agents.....	47,402.95
All other expenses.....	27,321.73

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Total disbursements.....	\$451,950.17
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Balance .....	\$625,864.69
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## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$85,000.00
Book value of stocks and bonds.....	450,932.25
Cash in office and in bank.....	44,822.49
Market value of stocks and bonds over book value.....	4,392.75

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$27,942.17	\$648.51
Health .....	16,264.14	255.13
Totals .....	\$44,206.31	\$903.64

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45,109.95

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Total ledger assets.....	\$630,257.44
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## NON-LEDGER ASSETS.

Interest due and accrued.....	4,427.73
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Gross assets.....	\$634,685.17
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## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	903.64
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Total admitted assets.....	\$633,781.53
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## LIABILITIES.

Total unpaid claims.....	\$23,534.33
Total unearned premiums.....	130,502.22

Commissions and brokerage.....		\$19,556.54
Due and accrued for salaries, rent and incidental expenses....		500.00
State, county and municipal taxes due or accrued.....		8,000.00
Due for reinsurance.....		814.86
Advance premiums.....		3,702.99
		<hr/>
Gross liabilities, except capital.....		\$186,610.94
Paid-up capital.....	\$250,000.00	
Surplus over all liabilities.....	197,170.59	
		<hr/>
Surplus as regards policy holders.....		447,170.59
		<hr/>
Total liabilities.....		\$633,781.53

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$183,226.85	\$35,834.10
Written or renewed during the year.....	397,968.88	169,374.61
		<hr/>
Total .....	\$581,195.70	\$205,208.71
Deduct expirations and cancellations.....	378,031.37	137,528.43
		<hr/>
In force at the end of the year.....	\$203,164.36	\$67,680.28
Deduct amount reinsured.....	9,770.20	70.00
		<hr/>
Net premiums in force December 31, 1909..	\$193,394.16	\$67,610.28
		<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$3,194,956.73
Losses paid since organization.....	1,080,645.60
Cash dividends declared since organization.....	125,725.00
Company's stock owned by the directors at par value.....	162,900.00
Losses incurred during the year.....	150,114.72

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$3,370.78	\$1,168.78
Health .....	1,680.60	652.35
		<hr/>
Totals .....	\$5,051.38	\$1,821.13



## GUARANTEE COMPANY OF NORTH AMERICA.

## UNITED STATES BRANCH.

MONTREAL, CANADA.

Commenced business in the United States, 1881.

EDWARD RAWLINGS, *President.*RICHARD B. SCOTT, *Secretary.*


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 Deposit Capital.....\$200,000.00

## INCOME.

Net cash received for premiums.....	\$153,077.64
Interest from all sources.....	23,810.74
Rents .....	173.00
Received from home office.....	2,854.01
<hr/>	
Total income.....	\$179,915.39
Ledger assets December 31, 1908.....	913,173.47
<hr/>	
Total .....	\$1,093,088.86

## DISBURSEMENTS.

Net amount paid for claims.....	\$30,212.53
Investigation and adjustment of claims.....	2,790.09
Commissions, less those on return premiums and reinsurance..	11,051.62
Compensation of officers and office employees.....	37,876.27
Salaries and expenses of agents.....	22,130.69
Inspections .....	11,679.30
Rents .....	7,750.85
Repairs and expenses on real estate.....	252.01
Taxes on real estate.....	67.03
Taxes, licenses and insurance department fees.....	4,708.63
Decrease in book value of assets.....	4,360.13
All other expenses.....	12,124.05
<hr/>	
Total disbursements.....	\$145,003.20
<hr/>	
Balance .....	\$948,085.66

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$6,850.00
Book value of stocks and bonds.....	825,946.50
Cash in office and in bank.....	112,772.74

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Fidelity .....	\$1,807.10	\$699.32
	<hr/>	<hr/>
		2,506.42

Total ledger assets.....	\$948,085.66
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## NON-LEDGER ASSETS.

Interest due and accrued.....	2,761.67
Furniture and fixtures.....	2,360.13
Market value of stocks and bonds over book value.....	10,933.00

Gross assets.....	\$964,140.46
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## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909.....	\$699.32
Furniture and fixtures.....	2,360.13

Total items not admitted.....	3,059.45
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Total admitted assets.....	\$961,081.01
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## LIABILITIES.

Total unpaid claims.....	\$43,615.00
Total unearned premiums.....	78,365.45
Commissions and brokerage.....	104.30
Due and accrued for salaries, rent and incidental expenses....	853.33
State, county and municipal taxes due or accrued.....	2,500.00
Reinsurance reserve.....	30,006.49
Contingent reserve.....	25,000.00

Gross liabilities, except deposit capital.....	\$180,444.57
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	580,636.44

Surplus as regards policy holders.....	780,636.44
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Total liabilities .....	\$961,081.01
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## EXHIBIT OF PREMIUMS.

	Fidelity.
In force December 31, 1908.....	\$175,619.72
Written or renewed during the year.....	172,054.46
	<hr/>
Total .....	\$347,674.18
Deduct expirations and cancellations.....	175,741.59
	<hr/>
In force at the end of the year.....	\$171,932.59
Deduct amount reinsured.....	15,273.20
	<hr/>
Net premiums in force December 31, 1909.....	\$156,659.39
	<hr/>

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$4,044,981.60
Losses paid.....	1,676,410.29
Company's stock owned by the directors at par value.....	160,480.00
Losses incurred during the year.....	52,149.94

## BUSINESS IN NEW HAMPSHIRE, 1909.

Fidelity premiums received.....	\$200.00
Losses paid.....	.....

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## HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

## HARTFORD, CONN.

Incorporated June, 1866.      Commenced business October, 1866.

L. B. BRAINERD, *President.*CHAS. S. BLAKE, *Secretary.*


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Cash Capital..... \$1,000,000.00

## INCOME.

Net cash received for premiums:—

Steam boiler.....	\$1,728,915.44
Fly-wheel .....	4,075.58
	<hr/>

Total premiums received..... \$1,732,991.02

Interest from all sources.....	\$181,284.92
Rents .....	74.00
Inspections .....	15,496.27
Profit on sale or maturity of ledger assets.....	175.00
<hr/>	
Total income.....	\$1,930,421.21
Ledger assets December 31, 1908.....	4,036,713.62
<hr/>	
Total .....	\$5,967,134.83

## DISBURSEMENTS.

Net amount paid for claims.....	\$70,745.81
Commissions, less those on return premiums and reinsurance..	176,370.20
Cash paid stockholders for interest or dividend.....	100,000.00
Compensation of officers and office employees.....	62,736.99
Salaries and expenses of agents.....	259,263.79
Inspections .....	488,526.60
Repairs and expenses on real estate.....	4,070.24
Taxes on real estate.....	2,000.00
Taxes, licenses and insurance department fees.....	42,165.37
Losses on sale or maturity of ledger assets.....	2,480.00
All other expenses.....	43,932.69
<hr/>	
Total disbursements.....	\$1,252,291.69
<hr/>	
Balance .....	\$4,714,843.14

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$93,600.00
Loans on mortgages of real estate (first liens).....	1,107,060.00
Book value of stocks and bonds.....	2,984,268.87
Cash in office and in bank.....	124,536.88
Cash in course of transmission.....	30,308.95

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Steam boiler .....	\$227,010.99	\$147,019.98
Fly wheel .....	1,037.47	.....
Totals .....	\$228,048.46	\$147,019.98

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375,068.44

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Total ledger assets..... \$4,714,843.14

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$67,580.50
Market value of stocks and bonds over book value.....	79,207.13
	<hr/>
Gross assets.....	\$4,861,630.77

## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	147,019.98
	<hr/>
Total admitted assets.....	\$4,714,610.79

## LIABILITIES.

Total unpaid claims.....	\$90,939.53
Total unearned premiums.....	1,943,732.29
Commissions and brokerage.....	45,609.69
State, county and municipal taxes, due or accrued.....	25,000.00
Special and contingent reserve.....	16,835.50
	<hr/>
Gross liabilities, except capital.....	\$2,122,117.01
Paid-up capital.....	\$1,000,000.00
Surplus over all liabilities.....	1,592,493.78
	<hr/>
Surplus as regards policy holders.....	2,592,493.78
	<hr/>
Total liabilities.....	\$4,714,610.79

## EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly-wheel.
In force December 31, 1908.....	\$3,697,499.94	\$847.50
Written or renewed during the year.....	1,481,842.98	4,179.58
	<hr/>	<hr/>
Total .....	\$5,179,342.92	\$5,027.08
Deduct expirations and cancellations.....	1,474,345.99	166.50
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$3,704,996.93	\$4,860.58
	<hr/>	<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$26,086,556.19
Losses paid since organization.....	2,169,945.69
Cash dividends declared since organization.....	1,754,750.00
Stock dividends declared since organization.....	640,000.00
Company's stock owned by the directors at par value.....	91,200.00
Losses incurred during the year.....	128,671.41

## BUSINESS IN NEW HAMPSHIRE, 1909.

Steam boiler premiums received.....	\$9,657.17
Losses paid.....	878.54

## LLOYD'S PLATE GLASS INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated August, 1882. Commenced business September, 1882.

WILLIAM T. WOODS, *President*.

CHAS. E. W. CHAMBERS, *Secretary*.

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Cash Capital..... \$250,000.00

## INCOME.

Net cash received for premiums.....	\$593,351.97
Interest from all sources.....	20,974.00
Rents .....	16,869.24
Profit on sale or maturity of ledger assets.....	515.63
Total income.....	\$631,710.84
Ledger assets December 31, 1908.....	812,501.90
Total .....	\$1,444,212.74

## DISBURSEMENTS.

Net amount paid for claims.....	\$156,737.63
Commissions, less those on return premiums and reinsurance..	171,692.05
Cash paid stockholders for interest or dividend.....	50,000.00

Compensation of officers and office employees.....	\$58,649.62
Salaries and expenses of agents.....	2,843.60
Rents .....	8,054.92
Repairs and expenses on real estate.....	5,844.32
Taxes on real estate.....	6,376.55
Taxes, licenses and insurance department fees.....	13,519.68
Losses on sale or maturity of ledger assets.....	3,200.00
All other expenses.....	20,395.95

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Total disbursements.....	\$497,314.32
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Balance .....	\$946,898.42
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$245,763.18
Book value of stocks and bonds.....	556,550.38
Cash in office and in bank.....	43,140.85

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Plate glass.....	\$98,909.92	\$2,534.09
	<hr/>	<hr/>
		101,444.01

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Total ledger assets.....	\$946,898.42
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## NON-LEDGER ASSETS.

Interest due and accrued.....	5,289.80
Market value of real estate over book value.....	19,236.82
Other non-ledger assets.....	7,561.43

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Gross assets.....	\$978,986.47
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## ITEMS NOT ADMITTED.

Salvage glass on hand.....	\$7,366.43
Sundry accounts.....	195.00
Uncollected premiums written before October, 1909....	2,534.09
Book value of ledger assets over market value.....	10,386.07

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Total items not admitted.....	20,481.59
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Total admitted assets.....	\$958,504.88
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## LIABILITIES.

Total unpaid claims.....	\$14,710.95
Total unearned premiums.....	271,075.52
Commissions and brokerage.....	32,969.97
Due and accrued for salaries, rent and incidental expenses....	19.28
Return premiums.....	2,591.21
State, county and municipal taxes due or accrued.....	6,500.00
<hr/>	
Gross liabilities, except capital.....	\$327,866.93
Paid-up capital.....	\$250,000.00
Surplus over all liabilities.....	380,637.95
<hr/>	
Surplus as regards policy holders.....	630,637.95
<hr/>	
Total liabilities.....	\$958,504.88

## EXHIBIT OF PREMIUMS.

	Plate Glass.
In force December 31, 1908.....	\$561,374.55
Written or renewed during the year.....	562,696.00
<hr/>	
Total .....	\$1,124,070.55
Deduct expirations and cancellations.....	581,302.82
<hr/>	
Net premiums in force December 31, 1909.....	\$542,767.73
<hr/>	

## MISCELLANEOUS.

Premiums received since organization.....	\$9,795,341.86
Losses paid since organization.....	3,725,342.59
Cash dividends declared since organization.....	969,500.00
Company's stock owned by the directors at par value.....	85,000.00
Losses incurred during the year.....	152,713.34

## BUSINESS IN NEW HAMPSHIRE, 1909.

Plate glass premiums received.....	\$2,363.48
Losses paid.....	318.99

# LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1892.

*Resident Manager*, F. W. LAWSON, Chicago, Ill.

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Deposit Capital..... 200,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$74,436.34
Health .....	5,949.80
Liability .....	2,068,399.81
Steam boiler.....	22,130.10
Burglary and theft.....	60,663.63
Credit .....	176,715.43
Automobile property damage.....	13,534.30
Workmen's collective.....	115,589.90

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Total premiums received..... \$2,537,419.31

Interest from all sources..... 80,628.09

All other sources..... 4,021.43

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Total income..... \$2,622,068.83

Ledger assets December 31, 1908..... 2,228,514.53

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Total ..... \$4,850,583.36

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$16,988.70
Health .....	1,194.20
Liability .....	683,942.63
Steam boiler.....	22,360.00
Burglary and theft.....	11,707.57
Credit .....	78,737.77
Automobile property damage.....	2,258.86
Workmen's collective.....	48,113.02

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Total paid for losses..... \$865,302.75

## Investigation and adjustment of claims:—

Accident .....	—\$214.86
Health .....	20.00
Liability .....	239,028.87
Burglary and theft.....	455.97
Credit .....	1,287.41
Automobile property damage.....	353.83

Total .....	\$240,931.22
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## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$22,356.06
Health .....	1,612.36
Liability .....	452,560.36
Steam boiler.....	3,848.41
Burglary and theft.....	15,255.18
Credit .....	58,709.53
Automobile property damage.....	3,045.24
Workmen's collective.....	25,252.10

Total .....	582,639.24
Compensation of officers and office employees.....	106,387.33
Salaries and expenses of agents.....	47,753.98
Inspections .....	24,657.15
Rents .....	11,518.58
Taxes, licenses and insurance department fees.....	31,668.10
Losses on sale or maturity of ledger assets.....	10,404.64
Remitted to home office.....	105,603.26
All other expenses.....	50,704.22

Total disbursements.....	\$2,077,570.47
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Balance .....	\$2,773,012.89
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$2,097,557.74
Cash in office and in bank.....	215,783.69

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$10,448.80	\$667.21
Health .....	1,494.13	66.45
Liability .....	362,799.34	27,214.83
Automobile property damage.....	2,371.26	70.75
Steam boiler.....	4,616.80	1,393.33

Burglary and theft.....	\$13,232.88	\$48.00
Workmen's collective.....	11,506.74	538.80
	<hr/>	<hr/>
Totals .....	\$406,469.95	\$29,999.37
	<hr/>	<hr/>
		\$436,469.32
Agents' balances and sundry ledger assets.....		23,202.14
		<hr/>
Total ledger assets.....		\$2,773,012.89

## NON-LEDGER ASSETS.

Interest due and accrued.....	26,672.06
	<hr/>
Gross assets.....	\$2,799,684.95

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$29,999.37
Agents' balances and sundry ledger assets.....	9,602.14
Book value of ledger assets over market value.....	108,138.44
	<hr/>
Total items not admitted.....	147,739.95
	<hr/>
Total admitted assets.....	\$2,651,945.00

## LIABILITIES.

Total unpaid claims.....	\$79,028.00
Special reserve for unpaid liability and credit losses.....	789,407.78
Total unearned premiums.....	846,730.84
Commissions and brokerage.....	113,495.16
Due and accrued for salaries, rent and incidental expenses....	7,617.23
Due for reinsurance .....	103.98
State, county and municipal taxes due or accrued.....	30,000.00
Contingent reserve.....	100,000.00
Additional reserve, credit department.....	57,253.74
	<hr/>
Gross liabilities, except deposit capital.....	\$2,023,636.73
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	428,308.27
	<hr/>
Surplus as regards policy holders.....	628,308.27
	<hr/>
Total liabilities.....	\$2,651,945.00

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$59,175.86	\$2,339.38
Written or renewed during the year.....	85,523.09	7,475.63
Total .....	\$144,698.95	\$9,815.01
Deduct expirations and cancellations.....	74,744.45	4,136.46
In force at the end of the year.....	\$69,954.50	\$5,678.55
Deduct amount reinsured.....	1,128.43	187.50
Net premiums in force December 31, 1909..	\$68,826.07	\$5,491.05
	Liability.	Steam Boiler.
In force December 31, 1908.....	\$1,137,121.93	\$7,139.50
Written or renewed during the year.....	1,986,976.33	32,047.18
Total .....	\$3,124,098.26	\$39,186.68
Deduct expirations and cancellations.....	1,833,887.43	10,110.36
In force at the end of the year.....	\$1,290,210.83	\$29,076.32
Deduct amount reinsured.....	5,447.80	.....
Net premiums in force December 31, 1909..	\$1,284,763.03	\$29,076.32
	Burglary and Theft.	Credit.
In force December 31, 1908.....	\$26,744.08	\$83,384.42
Written or renewed during the year.....	70,245.03	183,815.43
Total .....	\$96,989.11	\$267,199.85
Deduct expirations and cancellations.....	34,538.56	111,696.92
In force at the end of the year.....	\$62,450.55	\$155,502.93
Deduct amount reinsured.....	6,738.43	.....
Net premiums in force December 31, 1909..	\$55,712.12	\$155,502.93

	Automobile Property Damage.	Workmen's Collective.
In force December 31, 1908.....	\$5,234.73	\$40,293.87
Written or renewed during the year.....	15,640.79	118,419.70
Total .....	\$20,875.52	\$158,713.57
Deduct expirations and cancellations.....	8,711.09	120,351.98
In force at the end of the year.....	\$12,164.43	\$38,361.59
Deduct amount reinsured.....	.....	.....
Net premiums in force December 31, 1909..	\$12,164.43	\$38,361.59

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$17,905,290.78
Losses paid .....	8,182,858.80
Losses incurred during the year.....	1,098,071.87

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$30.00	.....
Liability .....	3,230.17	\$378.61
Automobile property damage.....	75.03	.....
Totals .....	\$3,335.20	\$378.61

## LOYAL PROTECTIVE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated July 23, 1909.      Commenced business August 20, 1909.

S. AUGUSTUS ALLEN, *President.*FRANCIS R. PARKS, *Secretary.*

Cash Capital..... \$100,000.00

## INCOME.

Net cash received for premiums.....	\$114,500.36
Interest from all sources.....	1,597.52
Rents .....	120.00
Premium on sale of capital stock.....	2,000.00
From Loyal Protective Ass'n under reinsurance contract....	132,653.13
<hr/>	
Total income.....	\$256,786.01
Capital stock paid in.....	100,000.00
<hr/>	
Total .....	\$356,786.01

## DISBURSEMENTS.

Net amount paid for claims.....	\$41,383.15
Investigation and adjustment of claims.....	1,369.29
Commissions, less those on return premiums and reinsurance..	7,997.04
Compensation of officers and office employees.....	15,756.41
Salaries and expenses of agents.....	559.14
Medical examiners' fees and salaries.....	42.00
Rents .....	695.84
Taxes, licenses and insurance department fees.....	1,490.62
Policy fees retained by agents.....	5,687.75
Decrease in book value of ledger assets.....	2,286.00
All other expenses.....	6,802.23
<hr/>	
Total disbursements.....	\$84,069.47
<hr/>	
Balance .....	\$272,716.54

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$182,715.39
Cash in office and in bank.....	89,621.90
Advances to agents.....	379.25
<hr/>	
Total ledger assets.....	\$272,716.54

## NON-LEDGER ASSETS.

Interest due and accrued.....	2,354.96
Market value of stocks and bonds over book value.....	14.61
<hr/>	
Gross assets.....	\$275,086.11



## ITEM NOT ADMITTED.

Advances to agents.....	\$379.25
Total admitted assets.....	\$274,706.86

## LIABILITIES.

Total unpaid claims.....	\$35,585.04
Total unearned premiums.....	76,287.00
Commissions and brokerage.....	2,660.05
Due and accrued for salaries, rent and incidental expenses...	2,207.01
Advance premiums.....	2,234.00
State, county and municipal taxes, due or accrued.....	2,118.20
Gross liabilities, except capital.....	\$121,091.30
Paid-up capital.....	\$100,000.00
Surplus over all liabilities.....	53,615.56
Surplus as regards policy holders.....	153,615.56
Total liabilities.....	\$274,706.86

## EXHIBIT OF PREMIUMS.

	Accident and Health.
In force October 31, 1909.....	\$123,393.50
Written or renewed during the year.....	114,727.00
Total .....	\$238,120.50
Deduct expirations and cancellations.....	123,689.50
Net premiums in force December 31, 1909.....	\$114,431.00

## MISCELLANEOUS.

Premiums received since organization.....	\$114,727.00
Losses paid since organization.....	41,383.15
Company's stock owned by the directors at par value.....	99,000.00
Losses incurred during the year.....	34,162.22

## BUSINESS IN NEW HAMPSHIRE, 1909.

Accident and health premiums received.....	\$7,072.00
Losses paid .....	2,252.15

## MAINE INSURANCE COMPANY.

PORTLAND, ME.

Incorporated February, 1907. Commenced business January 1, 1908.

PASCAL P. GILMORE, *President*.DAVID E. MOULTON, *Secretary*.

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 Cash Capital..... \$100,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$58,343.85
Health .....	35,742.17
Plate glass.....	—99.06

Total premiums received.....	\$93,986.96
Interest from all sources.....	5,597.32
Increase in book value of ledger assets.....	350.00
All other sources.....	280.95

Total income.....	\$100,215.23
Ledger assets December 31, 1909.....	132,968.59

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 Total ..... \$233,183.82

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$12,812.97
Health .....	10,800.81
Plate glass.....	115.69

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 Total paid for losses..... \$23,729.47

Investigation and adjustment of claims:—

Accident .....	\$37.16
Health .....	36.37

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 Total ..... 73.53

Commissions, less those on return premiums and reinsurance:—

Accident .....	\$19,583.42
Health .....	11,661.20
Plate glass.....	—270.30

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 Total ..... 30,974.32

Compensation of officers and office employees.....	\$8,131.58
Salaries and expenses of agents.....	1,423.86
Medical examiners' fees and salaries.....	322.25
Inspections .....	2.00
Rents .....	1,072.38
Taxes, licenses and insurance department fees.....	348.37
Decrease in book value of ledger assets.....	450.00
All other expenses.....	4,196.57

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Total disbursements.....	\$70,724.33
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Balance .....	\$162,459.49
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$106,800.00
Cash in office and in bank.....	32,321.63
Bills receivable.....	20.00
Agents' balances and sundry ledger assets.....	5,161.66

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$10,439.17	\$368.15
Health .....	7,141.08	207.80
Totals .....	\$17,580.25	\$575.95

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18,156.20

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Total ledger assets.....	\$162,459.49
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## OTHER ASSETS.

Interest due and accrued.....	1,814.62
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Gross assets.....	\$164,274.11
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## ITEMS NOT ADMITTED.

Bills receivable.....	\$20.00
Uncollected premiums written before October, 1909....	575.95
Agents' balances and sundry ledger assets.....	4,855.76
Furniture and fixtures.....	305.90

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Total items not admitted.....	5,757.61
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Total admitted assets.....	\$158,516.50
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## LIABILITIES.

Total unpaid claims.....	\$6,851.49
Total unearned premiums.....	29,987.75
Commissions and brokerage.....	5,813.74
Due and accrued for salaries, rent and incidental expenses....	1,738.07
Due for reinsurance.....	1,028.92
Advance premiums.....	62.58
State, county and municipal taxes due or accrued.....	608.35
All other liabilities.....	285.67

Gross liabilities, except capital.....	\$46,376.57
Paid-up capital.....	\$100,000.00
Surplus over all liabilities.....	12,139.93

Surplus as regards policy holders.....	112,139.93
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Total liabilities.....	\$158,516.50
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## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$28,863.31	\$15,466.55
Written or renewed during the year.....	64,378.50	38,097.88

Total .....	\$93,241.81	\$53,564.43
Deduct expirations and cancellations.....	53,602.78	30,387.86

In force at the end of the year.....	\$39,639.03	\$23,176.57
Deduct amount reinsured.....	2,588.37	251.74

Net premiums in force December 31, 1909..	\$37,050.66	\$22,924.83
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	Plate Glass.
In force December 31, 1908.....	\$1,238.80
Written or renewed during the year.....	450.76

Total .....	\$1,689.56
Deduct expirations and cancellations.....	1,326.21

In force at the end of the year.....	\$363.35
Deduct amount reinsured.....	363.35

Net premiums in force December 31, 1909.....	
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## MISCELLANEOUS.

Premiums received since organization.....	\$118,691.54
Losses paid since organization.....	31,401.18
Company's stock owned by the directors at par value.....	39,300.00
Losses incurred during the year.....	30,580.96

## BUSINESS IN NEW HAMPSHIRE, 1909.

None.

## MARYLAND CASUALTY COMPANY.

BALTIMORE, MD.

Incorporated February 4, 1898. Commenced business March 1, 1898.

JOHN T. STONE, *President*.JAMES F. MITCHELL, *Secretary*.

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Cash Capital.....	\$750,000.00
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## INCOME.

Net cash received for premiums:—

Accident .....	\$859,417.31
Health .....	278,321.78
Liability .....	2,199,208.78
Plate glass.....	311,186.51
Steam boiler.....	243,776.29
Burglary and theft.....	333,113.76
Sprinkler .....	190,693.56
Fly-wheel .....	24,689.79
Automobile property damage.....	30,141.52
Workmen's collective.....	22,410.63

Total premiums received.....	\$4,492,959.93
Interest from all sources.....	151,655.98
Rents .....	44,675.98
Profit on sale or maturity of ledger assets.....	2,396.25
Increase in book value of ledger assets.....	60,646.49

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Total income .....	\$4,752,334.63
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Ledger assets December 31, 1908.....	\$3,959,609.84
Total .....	\$8,711,944.47

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$295,191.91
Health .....	109,018.85
Liability .....	657,411.35
Plate glass .....	95,941.67
Steam boiler.....	19,684.97
Burglary and theft.....	70,669.83
Sprinkler .....	32,492.90
Fly-wheel .....	3,257.58
Automobile property damage.....	5,359.67
Workmen's collective.....	9,205.40

Total paid for losses..... \$1,298,233.93

## Investigation and adjustment of claims:—

Accident .....	\$6,806.77
Health .....	1,394.14
Liability .....	260,676.28
Plate glass.....	560.29
Steam boiler.....	2,513.76
Burglary and theft.....	4,239.32
Sprinkler .....	1,156.16
Fly-wheel .....	105.51
Automobile property damage.....	515.67
Workmen's collective.....	2,776.04

Total ..... 280,743.94

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$279,088.25
Health .....	74,432.99
Liability .....	432,223.84
Plate glass.....	97,074.31
Steam boiler.....	56,518.14
Burglary and theft.....	86,951.78
Sprinkler .....	39,510.96
Fly-wheel .....	6,366.49
Automobile property damage.....	6,341.41
Workmen's collective.....	5,007.73

Total ..... 1,083,515.90

Cash paid stockholders for interest or dividend.....	120,000.00
Compensation of officers and office employees.....	190,134.73
Salaries and expenses of agents.....	112,962.67

Medical examiners' fees and salaries.....	\$3,200.00
Inspections .....	99,785.14
Rents .....	25,158.06
Repairs and expenses on real estate.....	13,408.39
Taxes on real estate.....	7,626.55
Taxes, licenses and insurance department fees.....	90,440.37
Losses on sale or maturity of ledger assets.....	4,850.75
Decrease in book value of ledger assets.....	52,896.00
All other expenses.....	86,881.40

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Total disbursements.....	\$3,469,836.83
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Balance .....	\$5,242,107.64
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$530,098.30
Book value of stocks and bonds.....	3,876,854.08
Cash in office and in bank.....	168,497.84

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$127,283.86	\$1,445.03
Health .....	34,747.67	1,430.20
Liability .....	293,980.82	19,634.27
Plate glass .....	42,388.09	832.40
Steam boiler.....	34,219.67	549.67
Burglary and theft.....	48,425.27	519.36
Sprinkler .....	26,577.51	499.62
Fly-wheel .....	3,418.84	54.24
Automobile property damage.....	4,476.87	298.99
Workmen's collective.....	2,008.10	371.60

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Totals .....	\$617,526.70	\$25,635.38
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643,162.08

Bills receivable.....	7,975.77
Agents' balances and sundry ledger assets.....	15,519.57

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Total ledger assets.....	\$5,242,107.64
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## NON-LEDGER ASSETS.

Interest due and accrued.....	25,397.50
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Gross assets.....	\$5,267,505.14
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## ITEMS NOT ADMITTED.

Bills receivable.....	\$7,975.77	
Uncollected premiums written before October, 1909.....	25,635.38	
Agents' balances.....	6,554.37	
	<hr/>	
Total items not admitted.....		\$40,165.52
		<hr/>
Total admitted assets.....		\$5,227,339.62

## LIABILITIES.

Total unpaid claims.....		\$163,683.33
Special reserve for unpaid liability losses.....		869,114.87
Total unearned premiums.....		1,869,135.85
Commissions and brokerage.....		172,907.47
Due for reinsurance.....		1,325.82
State, county and municipal taxes, due or accrued.....		66,486.89
		<hr/>
Gross liabilities, except capital.....		\$3,142,654.23
Paid-up capital.....	\$750,000.00	
Surplus over all liabilities.....	1,334,685.39	
	<hr/>	
Surplus as regards policy holders.....		2,084,685.39
		<hr/>
Total liabilities.....		\$5,227,339.62

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$823,639.71	\$68,864.96
Written or renewed during the year.....	936,573.26	324,446.50
	<hr/>	<hr/>
Total .....	\$1,760,212.97	\$393,311.46
Deduct expirations and cancellations.....	1,085,072.11	151,089.46
	<hr/>	<hr/>
In force at the end of the year.....	\$675,140.86	\$242,222.00
Deduct amount reinsured.....	38,417.44	10,548.67
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$636,723.42	\$231,673.33
	<hr/>	<hr/>

	Liability.	Plate Glass.
In force December 31, 1908.....	\$1,208,095.63	\$281,145.47
Written or renewed during the year.....	2,340,537.65	331,710.65
Total .....	\$3,548,633.28	\$612,856.12
Deduct expirations and cancellations.....	2,109,408.65	332,835.55
In force at the end of the year.....	\$1,439,224.63	\$280,020.57
Deduct amount reinsured.....		10.00
Net premiums in force December 31, 1909..	\$1,439,224.63	\$280,010.57
	Steam Boiler.	Burglary and Theft.
In force December 31, 1908.....	\$405,665.99	\$371,545.60
Written or renewed during the year.....	266,896.53	381,988.73
Total .....	\$672,562.52	\$753,534.33
Deduct expirations and cancellations.....	235,330.39	343,747.70
In force at the end of the year.....	\$437,232.13	\$409,786.63
Deduct amount reinsured.....		19,455.88
Net premiums in force December 31, 1909..	\$437,232.13	\$390,330.75
	Sprinkler.	Fly-wheel.
In force December 31, 1908.....	\$151,663.87	\$25,491.06
Written or renewed during the year.....	207,437.27	28,671.10
Total .....	\$359,101.14	\$54,162.16
Deduct expirations and cancellations.....	175,543.07	19,408.58
In force at the end of the year.....	\$183,558.07	\$34,753.58
Deduct amount reinsured.....	93.75	
Net premiums in force December 31, 1909..	\$183,464.32	\$34,753.58

	Automobile Property Damage.	Workmen's Collective.
In force December 31, 1908.....	\$12,070.29	\$16,694.12
Written or renewed during the year.....	35,107.14	31,249.68
Total .....	\$47,177.43	\$47,943.80
Deduct expirations and cancellations.....	18,927.42	30,569.40
In force at the end of the year.....	\$28,250.01	\$17,374.40
Deduct amount reinsured.....	.....	2,650.00
Net premiums in force December 31, 1909..	\$28,250.01	\$14,724.40

## MISCELLANEOUS.

Premiums received since organization.....	\$25,836,893.19
Losses paid since organization.....	11,199,687.62
Cash dividends declared since organization.....	944,500.00
Company's stock owned by the directors at par value.....	160,700.00
Losses incurred during the year.....	1,675,410.61

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$1,417.59	\$129.00
Health .....	740.36	227.54
Liability .....	5,807.52	1,813.24
Plate glass.....	1,003.30	284.25
Steam boiler.....	556.93	.....
Burglary and theft.....	531.65	.....
Sprinkler .....	525.70	50.00
Fly-wheel .....	55.00	.....
Automobile property damage.....	262.58	.....
Totals .....	\$10,900.63	\$2,504.03

## MASONIC PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated June 10, 1895. Commenced business June 29, 1895.

FRANCIS A. HARRINGTON, *President*.FRANK C. HARRINGTON, *Secretary*.

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 Cash Capital..... \$100,000.00

## INCOME.

Net cash received for premiums.....	\$75,490.87
Interest from all sources.....	2,710.95
Profit on sale or maturity of ledger assets.....	150.00
Policy fees required or represented by applications.....	8,685.00
All other sources.....	19.35
Total income.....	\$87,056.17
Ledger assets June 12, 1909.....	218,875.08
Total .....	\$305,931.25

## DISBURSEMENTS.

Net amount paid for claims.....	\$37,019.06
Investigation and adjustment of claims.....	1,054.45
Commissions, less those on return premiums and reinsurance..	6,675.55
Compensation of officers and office employees.....	19,447.61
Salaries and expenses of agents.....	704.29
Policy fees allowed agents.....	8,602.15
Rents .....	606.50
Taxes, licenses and insurance department fees.....	845.02
Decrease in book value of ledger assets.....	3,134.75
All other expenses.....	4,975.19
Total disbursements.....	\$83,064.57
Balance .....	\$222,866.68

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$164,542.50
Cash in office and in bank.....	58,297.31

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Accident and health.....	\$22.50	\$4.37	
			26.87

Total ledger assets.....	\$222,866.68
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## OTHER ASSETS.

Interest due and accrued.....	2,549.54
Gross assets.....	\$226,413.72

## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	4.37
Total admitted assets.....	\$226,409.35

## LIABILITIES.

Total unpaid claims.....	\$9,063.60
Total unearned premiums.....	27,118.33
Commissions and brokerage.....	48.84
Due and accrued for salaries, rent and incidental expenses....	119.80
Advance premiums.....	685.45
State, county and municipal taxes, due or accrued.....	815.66
Gross liabilities, except capital.....	\$37,851.68
Paid-up capital.....	\$100,000.00
Surplus over all liabilities.....	88,557.67
Surplus as regards policy holders.....	188,557.67
Total liabilities.....	\$226,409.35

## EXHIBIT OF PREMIUMS.

	Accident and Health.
In force June 12, 1909.....	\$36,384.00
Written or renewed during the year.....	75,565.25
Total .....	\$111,949.25
Deduct expirations and cancellations.....	71,271.75
Net premiums in force December 31, 1909.....	\$40,677.50

## MISCELLANEOUS.

Premiums received since reorganization.....	\$75,490.87
Losses paid since reorganization.....	37,019.06
Company's stock owned by the directors at par value.....	81,425.00
Losses incurred since June 12, 1909.....	37,348.57

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident and health.....	\$2,041.00	\$295.00
Death .....	.....	300.00
Totals .....	\$2,041.00	\$595.00

## MASSACHUSETTS ACCIDENT COMPANY.

## BOSTON, MASS.

Incorporated September 30, 1903. Commenced business October 1, 1908.

G. LEONARD McNEILL, *President.*

I. M. HATHAWAY, *Secretary.*

Cash Capital..... \$100,000.00

## INCOME.

Net cash received for premiums.....	\$214,230.94
Interest from all sources.....	4,895.75

Profit on sale or maturity of ledger assets.....	\$240.00
Policy fees required or represented by applications.....	30,268.50
<hr/>	
Total income.....	\$249,635.19
Ledger assets December 31, 1908.....	161,208.87
<hr/>	
Total .....	\$410,844.06

## DISBURSEMENTS.

Net amount paid for claims.....	\$80,188.76
Investigation and adjustment of claims.....	755.68
Commissions, less those on return premiums and reinsurance..	46,225.81
Cash paid stockholders for interest or dividend.....	10,000.00
Compensation of officers and office employees.....	28,850.34
Salaries and expenses of agents.....	4,934.11
Medical examiners' fees and salaries.....	1,861.28
Policy fees retained by agents.....	30,282.00
Rents .....	6,781.13
Taxes, licenses and insurance department fees.....	1,703.00
Losses on sale or maturity of ledger assets.....	2,467.39
All other expenses.....	26,713.66
<hr/>	
Total disbursements.....	\$240,763.16
<hr/>	
Balance .....	\$170,080.90

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$128,449.18
Cash in office and in bank.....	39,671.71
Bills receivable.....	912.56
Gross uncollected premiums.....	1,047.45
<hr/>	
Total ledger assets.....	\$170,080.90

## NON-LEDGER ASSETS.

Interest due and accrued.....	530.34
Other non-ledger assets.....	7,500.00
<hr/>	
Gross assets.....	\$178,111.24



## ITEMS NOT ADMITTED.

Bills receivable.....	\$912.56	
Uncollected premiums written before October, 1909....	641.26	
Furniture and fixtures.....	5,000.00	
Supplies, printed matter and stationery.....	2,500.00	
Book value of ledger assets over market value.....	459.18	
		<hr/>
Total items not admitted.....		\$9,513.00
		<hr/>
Total admitted assets.....		\$168,598.24

## LIABILITIES.

Total unpaid claims.....		\$15,660.52
Total unearned premiums.....		30,926.00
Commissions and brokerage.....		773.56
Due and accrued for salaries, rent and incidental expenses..		1,122.00
State, county and municipal taxes, due or accrued.....		1,606.17
		<hr/>
Gross liabilities, except capital.....		\$50,088.25
Paid-up capital.....	\$100,000.00	
Surplus over all liabilities.....	18,509.99	
		<hr/>
Surplus as regards policy holders.....		118,509.99
		<hr/>
Total liabilities.....		\$168,598.24

## EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908.....	\$57,772.00
Written or renewed during the year.....	222,389.75
	<hr/>
Total .....	\$280,161.75
Deduct expirations and cancellations.....	218,309.75
	<hr/>
Net premiums in force December 31, 1909.....	\$61,852.00

## MISCELLANEOUS.

Premiums received since organization.....	\$264,128.02
Losses paid since organization.....	97,007.84

Cash dividends declared since organization.....	\$10,000.00
Company's stock owned by the directors at par value.....	45,060.00
Losses incurred during the year.....	81,111.34

## BUSINESS IN NEW HAMPSHIRE. 1909.

Accident premiums received.....	\$18,552.97
Losses paid.....	8,493.33

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## MASSACHUSETTS BONDING AND INSURANCE COMPANY.

BOSTON, MASS.

Incorporated July 29, 1907. Commenced business November 26, 1907.

T. J. FALVEY, *President.*JOHN T. BURNETT, *Secretary.*


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Cash Capital.....	\$500,000.00
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## INCOME.

Net cash received for premiums:—

Fidelity .....	\$179,670.39
Surety .....	314,455.96
Burglary and theft.....	94,470.57

Total premiums received.....	\$588,596.92
Interest from all sources.....	25,553.00
Profit on sale or maturity of ledger assets.....	18,413.10

Total income.....	\$632,563.02
Ledger assets December 31, 1908.....	801,557.44

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Total .....	\$1,434,120.46
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## DISBURSEMENTS.

Net amount paid for claims:—

Fidelity .....	\$3,544.30
Surety .....	31,223.13
Burglary and theft.....	11,351.44

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Total paid for losses.....	\$46,118.87
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## Investigation and adjustment of claims:—

Fidelity .....	\$539.39
Surety .....	1,841.34
Burglary and theft.....	183.60

Total .....	\$2,564.33
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## Commissions, less those on return premiums and reinsurance:—

Fidelity .....	\$43,588.38
Surety .....	69,970.82
Burglary and theft.....	21,284.06

Total .....	134,843.26
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Compensation of officers and office employees.....	64,232.34
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Salaries and expenses of agents.....	33,036.39
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Rents .....	9,468.65
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Taxes, licenses and insurance department fees.....	12,142.23
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Losses on sale or maturity of ledger assets.....	104.70
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All other expenses.....	36,828.92
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Total disbursements.....	\$339,539.69
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Balance .....	\$1,094,580.77
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$831,109.40
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Cash in office and in bank.....	132,162.40
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Bills receivable.....	3,843.51
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Gross premiums in course of collection.....	127,465.46
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Total ledger assets.....	\$1,094,580.77
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## NON-LEDGER ASSETS.

Interest due and accrued.....	8,116.63
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Gross assets.....	\$1,102,697.40
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## ITEMS NOT ADMITTED.

Bills receivable.....	\$3,843.51
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Uncollected premiums.....	30,549.60
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Book value of ledger assets over market value.....	2,185.40
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Total items not admitted.....	36,578.51
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Total admitted assets.....	\$1,066,118.89
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## LIABILITIES.

Total unpaid claims.....		\$40,030.43
Total unearned premiums.....		259,236.96
Commissions and brokerage.....		28,105.59
Due and accrued for salaries, rent and incidental expenses....		533.78
Due for reinsurance.....		5,603.94
State, county and municipal taxes, due or accrued.....		10,368.20
Advance premiums.....		14,247.56
		<hr/>
Gross liabilities, except capital.....		\$358,126.46
Paid-up capital.....	\$500,000.00	
Surplus over all liabilities.....	207,992.43	
		<hr/>
Surplus as regards policy holders.....		707,992.43
		<hr/>
Total liabilities.....		\$1,066,118.89

## EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908.....	\$90,242.04	\$137,577.65
Written or renewed during the year.....	187,928.62	359,106.34
		<hr/>
Total .....	\$278,170.66	\$496,683.99
Deduct expirations and cancellations.....	120,269.05	203,995.24
		<hr/>
In force at the end of the year.....	\$157,901.61	\$292,688.75
Deduct amount reinsured.....	11,425.81	31,267.70
		<hr/>
Net premiums in force December 31, 1909..	\$146,475.80	\$261,421.05
		<hr/>
		Burglary and Theft.
In force December 31, 1908.....		\$57,480.99
Written or renewed during the year.....		113,140.48
		<hr/>
Total .....		\$170,621.47
Deduct expirations and cancellations.....		63,879.04
		<hr/>
In force at the end of the year.....		\$106,742.43
Deduct amount reinsured.....		5,486.16
		<hr/>
Net premiums in force December 31, 1909.....		\$101,256.27

## MISCELLANEOUS.

Premiums received since organization.....	\$691,027.65
Losses paid since organization.....	52,363.19
Losses incurred during the year.....	75,409.75

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Fidelity .....	\$902.40	.....
Surety .....	676.57	.....
Burglary and theft.....	207.50	.....
	<hr/>	<hr/>
Totals .....	\$1,786.47	.....

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METROPOLITAN CASUALTY INSURANCE COMPANY  
OF NEW YORK.

## NEW YORK CITY.

Incorporated April 22, 1874. Commenced business April 23, 1874.

EUGENE H. WINSLOW, *President*.

S. WILLIAM BURTON, *Secretary*.

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Cash Capital..... \$200,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$123,694.42
Health .....	24,528.40
Plate glass.....	568,078.82

Total premiums received.....	\$716,301.64
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Interest from all sources.....	\$23,167.07
Profit on sale or maturity of ledger assets.....	362.10
Policy fees required or represented by applications.....	7.00
<hr/>	
Total income.....	\$739,837.81
Ledger assets December 31, 1908.....	639,731.88
<hr/>	
Total .....	\$1,379,569.69

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$39,673.68
Health .....	6,553.47
Plate glass.....	165,414.57

Total paid for losses..... \$211,641.72

## Investigation and adjustment of claims:—

Accident .....	\$763.14
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Total ..... 763.14

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$39,092.06
Health .....	7,271.00
Plate glass .....	170,729.75

Total ..... 217,092.81

Cash paid stockholders for interest or dividend.....	20,000.00
Compensation of officers and office employees.....	69,151.89
Salaries and expenses of agents.....	14,746.81
Medical examiners' fees and salaries.....	1,326.05
Rents .....	7,475.04
Taxes, licenses and insurance department fees.....	14,437.34
Losses on sale or maturity of ledger assets.....	18,954.00
All other expenses.....	22,337.70

Total disbursements..... \$597,926.50

Balance ..... \$781,643.19

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$595,756.20
Cash in office and in bank.....	77,319.09

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Accident .....	\$15,953.22	\$21.28	
Health .....	4,306.95		
Plate glass .....	87,695.03	591.42	
Totals .....	<u>\$107,955.20</u>	<u>\$612.70</u>	
			<u>\$108,567.90</u>
Total ledger assets.....			\$781,643.19

## NON-LEDGER ASSETS.

Interest due and accrued.....	4,269.15
Market value of stocks and bonds over book value.....	28,363.80
Gross assets.....	<u>\$814,276.14</u>

## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	612.70
Total admitted assets.....	<u>\$813,663.44</u>

## LIABILITIES.

Total unpaid claims.....	\$36,307.99
Total unearned premiums.....	308,369.17
Commissions and brokerage.....	35,790.01
Due and accrued for salaries, rent and incidental expenses....	1,197.89
Due for reinsurance.....	564.16
State, county and municipal taxes, due or accrued.....	5,774.40
Contingent fund.....	<u>20,000.00</u>
Gross liabilities, except capital.....	\$408,003.62
Paid-up capital.....	\$200,000.00
Surplus over all liabilities.....	<u>205,659.82</u>
Surplus as regards policy holders.....	405,659.82
Total liabilities.....	<u>\$813,663.44</u>



## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$86,886.80	\$16,336.25
Written or renewed during the year.....	137,155.81	28,138.15
Total .....	\$224,042.61	\$44,474.40
Deduct expirations and cancellations.....	123,597.41	23,035.85
In force at the end of the year.....	\$100,445.20	\$21,438.55
Deduct amount reinsured.....	356.75	35.00
Net premiums in force December 31, 1909..	\$100,088.45	\$21,403.55
		Plate Glass.
In force December 31, 1908.....		\$488,412.53
Written or renewed during the year.....		561,466.35
Total .....		\$1,049,878.88
Deduct expirations and cancellations.....		554,632.55
In force at the end of the year.....		\$495,246.33
Deduct amount reinsured.....		
Net premiums in force December 31, 1909.....		\$495,246.33

## MISCELLANEOUS.

Premiums received since organization.....	\$8,311,055.00
Losses paid since organization.....	3,142,807.00
Cash dividends declared since organization.....	608,000.00
Company's stock owned by the directors at par value.....	80,600.00
Losses incurred during the year.....	234,432.34

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$37.20	\$150.00
Plate glass.....	236.85	22.25
Totals .....	\$274.05	\$172.25

## NATIONAL CASUALTY COMPANY.

DETROIT, MICH.

Incorporated December 17, 1904. Commenced business December 31, 1904.

W. G. CURTIS, *President*.FRANKLIN S. DEWEY, *Secretary*.

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 Cash Capital..... \$100,000.00

## INCOME.

Net cash received for premiums.....	\$701,207.16
Interest from all sources.....	7,118.09
Profit on sale or maturity of ledger assets.....	700.00
Policy fees required or represented by applications.....	48,700.00
<hr/>	
Total income .....	\$757,725.25
Ledger assets December 31, 1908.....	210,420.24
<hr/>	
Total .....	\$968,145.49

## DISBURSEMENTS.

Net amount paid for claims.....	\$262,544.28
Investigation and adjustment of claims.....	4,594.11
Commissions, less those on return premiums and reinsurance..	255,197.54
Cash paid stockholders for interest or dividend.....	16,000.00
Compensation of officers and office employees.....	44,181.03
Salaries and expenses of agents.....	25,395.06
Policy fees retained by agents.....	48,397.43
Rents .....	15,013.21
Taxes, licenses and insurance department fees.....	16,195.62
All other expenses.....	32,274.69
<hr/>	
Total disbursements .....	\$719,792.97
<hr/>	
Balance .....	\$248,352.52

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$8,100.00
Loans on collateral securities.....	2,850.00
Book value of stocks and bonds.....	200,040.00
Cash in office and in bank.....	25,171.09
Bills receivable .....	100.00
Agents' balances and sundry ledger assets.....	12,091.43
<hr/>	
Total ledger assets.....	\$248,352.52

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$3,571.23
Premiums in hands of agents unremitted.....	3,330.00
Other non-ledger assets.....	30,000.00
<hr/>	
Gross assets.....	\$285,253.75

## ITEM NOT ADMITTED.

Furniture, fixtures and supplies.....	30,000.00
<hr/>	
Total admitted assets.....	\$255,253.75

## LIABILITIES.

Total unpaid claims.....	\$17,854.72
Total unearned premiums.....	3,350.82
Commissions and brokerage.....	300.00
Due and accrued for salaries, rent and incidental expenses....	500.00
State, county and municipal taxes, due or accrued.....	11,614.60
Advance premiums.....	7,454.37
<hr/>	
Gross liabilities, except capital.....	\$41,074.51
Paid-up capital.....	\$100,000.00
Surplus over all liabilities.....	114,179.24
<hr/>	
Surplus as regards policy holders.....	214,179.24
<hr/>	
Total liabilities.....	\$255,253.75

## EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908.....	\$3,178.23
Written or renewed during the year.....	719,907.07
Total .....	\$723,085.30
Deduct expirations and cancellations.....	716,383.67
In force at the end of the year.....	\$6,701.63
Deduct amount reinsured.....	.....
Net premiums in force December 31, 1909.....	\$6,701.63

## MISCELLANEOUS.

Premiums received since organization.....	\$2,398,167.18
Losses paid since organization.....	919,328.95
Cash dividends declared since organization.....	84,000.00
Company's stock owned by the directors at par value.....	78,150.00
Losses incurred during the year.....	260,421.70

## BUSINESS IN NEW HAMPSHIRE, 1909.

Accident and health premiums received.....	\$971.47
Losses paid.....	482.82

## NATIONAL SURETY COMPANY.

## NEW YORK CITY.

Incorporated February 24, 1897.      Commenced business June 9, 1897.

WILLIAM B. JOYCE, *President.*

DAVID W. ARMSTRONG, JR., *Secretary.*

Cash Capital..... \$750,000.00

## INCOME.

## Net cash received for premiums:—

Fidelity .....	\$1,039,202.10
Surety .....	1,432,933.52
Burglary and theft.....	376,744.42

Total premiums received.....	\$2,848,880.04
Interest from all sources.....	90,109.97
Rents .....	6,860.85
Profit on sale or maturity of ledger assets.....	10,331.25
Increase in book value of ledger assets.....	4,350.00
All other sources.....	89,930.00

Total income.....	\$3,050,462.11
Ledger assets December 31, 1908.....	2,977,666.00

Total .....	\$6,028,128.11
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## DISBURSEMENTS.

## Net amount paid for claims:—

Fidelity .....	\$234,796.66
Surety .....	160,055.23
Burglary and theft.....	92,267.06

Total paid for losses.....	\$487,118.95
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## Investigation and adjustment of claims:—

Fidelity .....	\$37,325.87
Surety .....	30,994.55
Burglary and theft.....	5,515.97

Total .....	73,836.39
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## Commissions, less those on return premiums and reinsurance:—

Fidelity .....	\$190,483.92
Surety .....	219,096.89
Burglary and theft.....	84,884.87

Total .....	494,465.68
Cash paid stockholders for interest or dividend.....	304,988.00
Compensation of officers and office employees.....	301,319.43
Salaries and expenses of agents.....	98,503.00
Inspections .....	8,621.11
Rents .....	32,057.13
Repairs and expenses on real estate.....	3,712.80
Taxes on real estate.....	1,814.74

Taxes, licenses and insurance department fees.....	\$44,930.98
Losses on sale or maturity of ledger assets.....	4,456.19
Decrease in book value of ledger assets.....	500.00
All other expenses.....	146,608.03

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Total disbursements.....	\$2,002,572.43
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Balance .....	\$4,025,555.68
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$183,126.77
Loans on mortgages of real estate (first liens).....	10,750.00
Book value of stocks and bonds.....	2,408,855.14
Cash in office and in banks.....	712,815.96

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Fidelity .....	\$59,973.05	\$28,421.60
Surety .....	267,345.02	104,245.05
Burglary and theft.....	78,343.71	3,878.65
Totals .....	<u>\$445,661.78</u>	<u>\$136,545.30</u>

582,207.08

Bills receivable.....	1,153.51
Other ledger assets.....	126,647.22

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Total ledger assets.....	\$4,025,555.68
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## NON-LEDGER ASSETS.

Interest due and accrued.....	19,289.36
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Gross assets .....	\$4,044,845.04
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## ITEMS NOT ADMITTED.

Bills receivable.....	\$1,153.51
Uncollected premiums written before October, 1909.....	136,545.30
Agents' balances and sundry ledger assets.....	19,077.50
Book value of ledger assets over market value.....	24,052.64

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Total items not admitted.....	180,828.95
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Total admitted assets.....	\$3,864,016.09
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## LIABILITIES.

Total unpaid claims.....	\$559,112.88
Total unearned premiums.....	1,327,561.30
Commissions and brokerage.....	81,122.15
Due and accrued for salaries, rent and incidental expenses....	2,876.23
Return premiums.....	2,250.55
Due for reinsurance.....	28,363.40
State, county and municipal taxes, due or accrued.....	25,000.00
Dividends due stockholders.....	15,012.00
Advance premiums.....	4,220.86
All other liabilities.....	63,727.32

Gross liabilities, except capital.....	\$2,109,246.69
Paid-up capital.....	\$750,000.00
Surplus over all liabilities.....	1,004,769.40

Surplus as regards policy holders.....	1,754,769.40
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Total liabilities.....	\$3,864,016.09
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## EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1908.....	\$712,786.37	\$960,127.40
Written or renewed during the year.....	1,210,269.39	1,560,438.86

Total .....	\$1,923,055.76	\$2,520,566.26
Deduct expirations and cancellations.....	1,043,984.07	1,107,955.20

In force at the end of the year.....	\$879,071.69	\$1,412,611.06
Deduct amount reinsured.....	45,297.24	134,608.25

Net premiums in force December 31, 1909..	\$833,774.45	\$1,278,002.81
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	Burglary and Theft.
In force December 31, 1908.....	\$385,774.57
Written or renewed during the year.....	466,772.77

Total .....	\$852,547.34
Deduct expirations and cancellations.....	362,495.49

In force at the end of the year.....	\$490,051.85
Deduct amount reinsured.....	75,821.84

Net premiums in force December 31, 1909.....	\$414,230.01
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## MISCELLANEOUS.

Premiums received since organization.....	\$12,101,681.77
Losses paid since organization.....	3,688,347.69
Cash dividends declared since organization.....	425,000.00
Stock dividends declared since organization.....	250,000.00
Company's stock owned by the directors at par value.....	341,500.00
Losses incurred during the year.....	709,238.34

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Fidelity .....	\$1,937.03	\$1,326.70
Surety .....	3,559.98	.....
Burglary and theft.....	599.01	73.25
Totals .....	\$6,096.02	\$1,399.95

## NEW AMSTERDAM CASUALTY COMPANY.

## NEW YORK CITY.

Incorporated December 31, 1898. Commenced business January 31, 1899.

W. F. MOORE, *President.*

GEORGE E. TAYLOR, *Secretary.*

Cash Capital..... \$314,400.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$142,353.47
Health .....	51,601.97
Liability .....	413,959.25
Plate glass.....	122,001.07
Burglary and theft.....	134,812.81
Workmen's collective.....	2,720.29

Total premiums received..... \$867,448.86

Interest from all sources.....	\$36,601.97
Profit on sale or maturity of ledger assets.....	3,394.17
<hr/>	
Total income.....	\$907,445.00
Ledger assets December 31, 1908.....	996,276.81
<hr/>	
Total .....	\$1,903,721.81

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$65,639.00
Health .....	15,337.77
Liability .....	175,534.26
Plate glass.....	33,958.40
Burglary and theft.....	37,763.48
Workmen's collective.....	1,565.43
<hr/>	

Total paid for losses..... \$329,778.34

## Investigation and adjustment of claims:—

Accident .....	\$3,833.24
Health .....	1,316.03
Liability .....	25,426.39
Plate glass.....	1,142.11
Burglary and theft.....	2,053.77
<hr/>	

Total .....

33,771.54

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$36,859.26
Health .....	13,662.05
Liability .....	85,431.49
Plate glass.....	34,658.27
Burglary and theft.....	30,721.44
Workmen's collective.....	622.75
<hr/>	

Total .....

201,955.26

Cash paid stockholders for interest or dividend.....	25,152.00
Compensation of officers and office employees.....	66,049.58
Salaries and expenses of agents.....	46,886.66
Medical examiners' fees and salaries.....	650.00
Inspections .....	7,572.54
Rents .....	11,956.72
Taxes, licenses and insurance department fees.....	14,198.80
Losses on sale or maturity of ledger assets.....	367.44
All other expenses.....	49,573.63
<hr/>	

Total disbursements..... \$787,912.51

Balance ..... \$1,115,809.30

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$35,000.00
Book value of stocks and bonds.....	878,699.70
Cash in office and in bank.....	80,138.37

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$16,166.53	\$20.00
Health .....	8,013.17	
Liability .....	56,026.13	3,451.02
Plate glass.....	17,833.18	
Burglary and theft.....	20,805.11	
Workmen's collective.....	125.50	
Totals .....	\$118,469.62	\$3,471.02

	121,940.64
Agents' balances.....	30.59
Total ledger assets.....	\$1,115,809.30

## NON-LEDGER ASSETS.

Interest due and accrued.....	6,686.66
Gross assets.....	\$1,122,495.96

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$3,471.02
Agents' balances.....	30.59
Book value of ledger assets over market value.....	24,349.70
Total items not admitted.....	27,851.31
Total admitted assets.....	\$1,094,644.65

## LIABILITIES.

Total unpaid claims.....	\$35,519.75
Special reserve for unpaid liability losses.....	79,544.11
Total unearned premiums.....	377,291.46
Commissions and brokerage.....	32,137.40
Due and accrued for salaries, rent and incidental expenses....	653.97

Due for reinsurance.....		\$1,164.67
State, county and municipal taxes, due or accrued.....		10,437.11
Advance premiums.....		416.07
		<hr/>
Gross liabilities, except capital.....		\$562,164.54
Paid-up capital.....	\$314,400.00	
Surplus over all liabilities.....	218,080.11	
		<hr/>
Surplus as regards policy holders.....		532,480.11
		<hr/>
Total liabilities.....		\$1,094,644.65

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$122,444.72	\$39,198.10
Written or renewed during the year.....	185,128.46	63,383.44
	<hr/>	<hr/>
Total .....	\$307,573.18	\$102,581.54
Deduct expirations and cancellations.....	179,356.46	58,821.18
	<hr/>	<hr/>
In force at the end of the year.....	\$128,216.72	\$43,760.36
Deduct amount reinsured.....	531.73	.....
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$127,684.99	\$43,760.36
	<hr/>	<hr/>
	Liability.	Plate Glass.
In force December 31, 1908.....	\$301,577.56	\$96,402.31
Written or renewed during the year.....	475,076.42	141,666.25
	<hr/>	<hr/>
Total .....	\$776,653.98	\$238,068.56
Deduct expirations and cancellations.....	469,447.19	129,888.48
	<hr/>	<hr/>
In force at the end of the year.....	\$307,206.79	\$108,180.08
Deduct amount reinsured.....	2,889.82	209.68
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$304,316.97	\$107,970.40
	<hr/>	<hr/>

	Burglary and Theft.	Workmen's Collective.
In force December 31, 1908.....	\$148,040.76	\$1,532.72
Written or renewed during the year.....	166,660.33	2,617.41
Total .....	\$314,701.09	\$4,150.13
Deduct expirations and cancellations.....	153,125.19	2,267.32
In force at the end of the year.....	\$161,575.90	\$1,882.81
Deduct amount reinsured.....	14,004.21	.....
Net amount in force December 31, 1909...	\$147,571.69	\$1,882.81

## MISCELLANEOUS.

Premiums received since organization.....	\$5,878,590.75
Losses paid since organization.....	2,524,189.24
Cash dividends declared since organization.....	37,728.00
Company's stock owned by the directors at par value.....	203,600.00
Losses incurred during the year.....	385,692.83

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$276.22	\$261.03
Health .....	115.66	.....
Liability .....	126.64	.....
Plate glass.....	139.16	2.75
Burglary and theft.....	22.50	.....
Totals .....	\$680.18	\$263.78

## NEW JERSEY PLATE GLASS INSURANCE COMPANY.

NEWARK, N. J.

Incorporated April 21, 1868. Commenced business September 15, 1868.

S. C. HOAGLAND, *President*.HARRY C. HEDDEN, *Secretary*.

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Cash Capital.....	\$200,000.00
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## INCOME.

Net cash received for premiums:—

Plate glass .....	\$380,751.21
Burglary and theft.....	76,449.65

Total premiums received.....	\$457,200.86
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Interest from all sources.....	21,305.98
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Total income.....	\$478,506.84
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Ledger assets December 31, 1908.....	465,573.59
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Total .....	\$944,080.43
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## DISBURSEMENTS.

Net amount paid for claims:—

Plate glass.....	\$111,602.98
Burglary and theft.....	16,867.97

Total paid for losses.....	\$128,470.95
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Investigation and adjustment of claims:—

Burglary and theft.....	\$1,241.64
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Total .....	1,241.64
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Commissions, less those on return premiums and reinsurance:—

Plate glass.....	\$110,400.69
Burglary and theft.....	20,918.78

Total .....	131,319.47
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Cash paid stockholders for interest or dividend.....	14,000.00
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Compensation of officers and office employees.....	23,447.10
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Salaries and expenses of agents.....	10,694.25
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Rents .....	3,340.06
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Taxes, licenses and insurance department fees.....	\$13,416.22
All other expenses.....	12,749.75
	<hr/>
Total disbursements.....	\$338,679.44
	<hr/>
Balance .....	\$605,400.99

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$356,715.10
Book value of stocks and bonds.....	142,966.01
Cash in office and in bank.....	25,888.17

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Plate glass.....	\$59,962.24	\$3,169.70
Burglary and theft.....	14,786.72	825.66
	<hr/>	<hr/>
Totals .....	\$74,748.96	\$3,995.36

78,744.32

Agents' balances and sundry ledger assets.....	1,087.39
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Total ledger assets.....	\$605,400.99
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## NON-LEDGER ASSETS.

Interest due and accrued.....	794.75
Market value of stocks and bonds over book value.....	5,966.47

Gross assets.....	\$612,162.21
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## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$3,995.36
Agents' balances and sundry ledger assets.....	1,087.39
Book value of ledger assets over market value.....	5,034.76

Total items not admitted.....	10,117.51
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Total admitted assets.....	\$602,044.70
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## LIABILITIES.

Total unpaid claims.....	\$12,830.28
Total unearned premiums.....	194,262.32



Commissions and brokerage.....		\$25,041.32
State, county and municipal taxes, due or accrued.....		5,504.85
All other liabilities.....		13.20
		<hr/>
Gross liabilities, except capital.....		\$237,652.17
Paid-up capital.....	\$200,000.00	
Surplus over all liabilities.....	164,392.53	
		<hr/>
Surplus as regards policy holders.....		364,392.53
		<hr/>
Total liabilities.....		\$602,044.70

## EXHIBIT OF PREMIUMS.

	Plate Glass.	Burglary and Theft.
In force December 31, 1908.....	\$300,020.53	\$60,792.63
Written or renewed during the year.....	377,383.51	82,506.31
		<hr/>
Total .....	\$677,404.04	\$143,298.94
Deduct expirations and cancellations.....	353,673.45	68,251.93
		<hr/>
In force at the end of the year.....	\$323,730.59	\$75,047.01
Deduct amount reinsured.....	5,077.32	6,711.16
		<hr/>
Net premiums in force December 31, 1909..	\$318,653.27	\$68,335.85
		<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$3,044,070.03
Losses paid since organization.....	1,050,500.55
Cash dividends declared since organization.....	170,891.00
Stock dividends declared since organization.....	141,364.00
Company's stock owned by the directors at par value.....	120,000.00
Losses incurred during the year.....	134,047.26

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Plate glass.....	\$21.47	.....
Burglary and theft.....	38.88	.....
		<hr/>
Totals .....	\$60.35	.....

## NEW YORK PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1891. Commenced business March 19, 1891.

MAJOR A. WHITE, *President*.J. CARROLL FRENCH, *Secretary*.

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Cash Capital.....	\$200,000.00
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## INCOME.

Net cash received for premiums.....	\$610,503.86
Interest from all sources.....	28,564.71
Profit on sale or maturity of ledger assets.....	11,874.50

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Total income.....	\$650,943.07
Ledger assets December 31, 1908.....	758,898.11

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Total .....	\$1,400,841.18
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## DISBURSEMENTS.

Net amount paid for claims.....	\$179,250.68
Commissions, less those on return premiums and reinsurance..	179,511.01
Cash paid stockholders for interest or dividend.....	30,000.00
Compensation of officers and office employees.....	57,918.79
Salaries and expenses of agents.....	2,351.28
Rents .....	8,172.73
Taxes, licenses and insurance department fees.....	12,584.75
Losses on sale or maturity of ledger assets.....	3,177.00
All other expenses.....	13,931.25

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Total disbursements.....	\$486,897.49
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Balance .....	\$922,943.69
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## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$775,105.47
Cash in office and in bank.....	32,022.99

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Plate glass.....	\$107,029.80	\$8,785.43	
			\$115,815.23
Total ledger assets.....			\$922,943.69

## NON-LEDGER ASSETS.

Interest due and accrued.....	2,258.17
Market value of stocks and bonds over book value.....	1,784.53
Gross assets.....	\$926,986.39

## ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909.....	8,785.43
Total admitted assets.....	\$918,200.96

## LIABILITIES.

Total unpaid claims.....	\$12,787.08
Total unearned premiums.....	271,472.09
Commissions and brokerage.....	37,005.64
Due and accrued for salaries, rent and incidental expenses....	500.00
State, county and municipal taxes, due or accrued.....	2,500.00
Dividends due stockholders.....	8,000.00
Gross liabilities, except capital.....	\$332,264.81
Paid-up capital.....	\$200,000.00
Surplus over all liabilities.....	385,936.15
Surplus as regards policy holders.....	585,936.15
Total liabilities.....	\$918,200.96

## EXHIBIT OF PREMIUMS.

	Plate Glass.
In force December 31, 1908.....	\$551,236.55
Written or renewed during the year.....	619,392.83
Total .....	\$1,170,629.38
Deduct expirations and cancellations.....	627,581.63
In force at the end of the year.....	\$543,047.75
Deduct amount reinsured.....	.....
Net premiums in force December 31, 1909.....	\$543,047.75

## MISCELLANEOUS.

Premiums received since organization.....	\$5,985,015.51
Losses paid since organization.....	2,193,362.34
Cash dividends declared since organization.....	231,500.00
Stock dividends declared since organization.....	100,000.00
Company's stock owned by the directors at par value.....	96,150.00
Losses incurred during the year.....	186,571.67

## BUSINESS IN NEW HAMPSHIRE, 1909.

Plate glass premiums received.....	\$307.12
Losses paid.....	26.25

## NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

## CHICAGO, ILL.

Incorporated May 13, 1886.

Commenced business June 15, 1886.

E. C. WALLER, *President*.A. E. FORREST, *Secretary*.

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Cash Capital..... \$200,000.00

## INCOME.

Net cash received for premiums.....	\$927,860.96
Interest from all sources.....	27,359.68
Profit on sale or maturity of ledger assets.....	1,042.50
Policy fees required or represented by applications.....	190,460.00
<hr/>	
Total income.....	\$1,146,723.14
Ledger assets December 31, 1908.....	593,786.71
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Total .....	\$1,740,509.85

## DISBURSEMENTS.

Net amount paid for claims .....	\$280,534.74
Investigation and adjustment of claims.....	11,426.16
Commissions, less those on return premiums and reinsurance..	354,661.29
Cash paid stockholders for interest or dividend.....	40,000.00
Compensation of officers and office employees.....	76,054.16
Salaries and expenses of agents.....	12,036.63
Medical examiners' fees and salaries.....	2,872.45
Rents .....	12,455.25
Taxes, licenses and insurance fees.....	23,934.49
Policy fees waived or retained by agents.....	190,460.00
All other expenses.....	53,416.01
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Total disbursements.....	\$1,057,851.18
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Balance .....	\$682,658.67

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$110,566.67
Loans on collateral securities.....	44,500.00
Book value of stocks and bonds.....	409,180.00
Cash in office and in bank.....	70,201.47
Cash in branch offices.....	3,060.54
Due from agents.....	15,629.64
Gross premiums in course of collection.....	29,520.35
<hr/>	
Total ledger assets.....	\$682,658.67

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$6,310.96
Gross assets.....	\$688,969.63

## ITEMS NOT ADMITTED.

Book value of ledger assets over market value.....	\$601.65
Due from agents.....	15,629.64
Total items not admitted.....	16,231.29
Total admitted assets.....	\$672,738.34

## LIABILITIES.

Total unpaid claims.....	\$37,350.53
Total unearned premiums.....	102,624.10
Commissions and brokerage.....	8,856.10
Due and accrued for salaries, rent and incidental expenses...	2,161.93
State, county and municipal taxes, due or accrued.....	12,000.00
Advance premiums.....	23,332.00
Gross liabilities, except capital.....	\$186,324.66
Paid-up capital.....	\$200,000.00
Surplus over all liabilities.....	286,413.68
Surplus as regards policy holders.....	486,413.68
Total liabilities.....	\$672,738.34

## EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1908.....	\$146,629.66
Written or renewed during the year.....	961,317.29
Total .....	\$1,107,946.95
Deduct expirations and cancellations.....	902,488.73
In force at the end of the year.....	\$205,458.22
Deduct amount reinsured.....	3,685.02
Net premiums in force December 31, 1909.....	\$201,773.20

## MISCELLANEOUS.

Premiums received since organization.....	\$5,456,020.19
Losses paid since organization.....	1,766,549.69
Cash dividends declared since organization.....	150,000.00
Stock dividends declared since organization .....	100,000.00
Company's stock owned by the directors at par value.....	200,000.00
Losses incurred during the year.....	286,360.60

## BUSINESS IN NEW HAMPSHIRE, 1909.

Accident premiums received.....	\$2,867.06
Losses paid.....	717.75

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OCEAN ACCIDENT AND GUARANTEE CORPORATION,  
LIMITED.

## UNITED STATES BRANCH.

## LONDON, ENGLAND.

Commenced business in the United States, 1895.

*Resident Manager, OSCAR ISING, New York City.*


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Deposit Capital..... \$200,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$312,422.33
Health .....	68,708.60
Liability .....	1,672,310.04
Fidelity .....	4,860.42
Plate glass.....	29,926.39
Steam boiler.....	63,344.31
Burglary and theft.....	199,406.72
Credit .....	506,632.20
Automobile property damage.....	64,690.08
Workmen's collective.....	55,760.95

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Total premiums received.....\$2,978,062.04



Interest from all sources.....	\$132,142.04
Profit on sale or maturity of ledger assets.....	17,658.60
<hr/>	
Total income.....	\$3,127,862.68
Ledger assets December 31, 1908.....	3,488,764.38
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Total .....	\$6,616,627.06

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$85,094.55
Health .....	19,585.05
Liability .....	613,116.62
Plate glass.....	3,483.42
Steam boiler.....	2,577.61
Burglary and theft.....	32,559.39
Credit .....	565,822.81
Automobile property damage.....	17,897.62
Workmen's collective.....	20,241.75

Total paid for losses..... \$1,360,378.82

## Investigation and adjustment of claims:—

Accident .....	\$14,664.13
Health .....	3,410.67
Liability .....	174,243.51
Plate glass.....	1,403.30
Steam boiler .....	2,565.93
Burglary and theft.....	10,036.05
Credit .....	21,374.77
Automobile property damage.....	3,651.23
Workmen's collective.....	2,495.77

Total ..... 233,845.36

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$96,519.82
Health .....	19,041.45
Liability .....	337,364.96
Fidelity .....	957.87
Plate glass.....	8,675.72
Steam boiler.....	15,357.80
Burglary and theft.....	51,610.13
Credit .....	105,353.18
Automobile property damage.....	12,510.54
Workmen's collective.....	11,163.08

Total ..... 658,554.55

Compensation of officers and office employees..... 146,783.69

Salaries and expenses of agents.....	\$40,109.92
Inspections .....	41,786.95
Rents .....	19,228.86
Taxes, licenses and insurance department fees.....	55,138.34
Losses on sale or maturity of ledger assets.....	690.00
Remitted to home office.....	19,466.66
All other expenses.....	90,632.83
Total disbursements.....	<u>\$2,666,615.98</u>
Balance .....	<u>\$3,950,011.08</u>

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$150,000.00
Book value of stocks and bonds.....	3,355,664.64
Cash in office and in bank.....	91,211.91

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$34,889.63	\$5,476.01
Health .....	8,465.62	1,297.28
Liability .....	208,114.92	25,272.64
Fidelity .....	901.20	.....
Plate glass.....	5,973.99	29.77
Steam boiler.....	10,902.88	.....
Burglary and theft.....	24,296.32	1,548.73
Automobile property damage.....	11,480.19	2,421.21
Workmen's collective.....	809.77	67.25
Totals .....	<u>\$305,834.52</u>	<u>\$36,112.89</u>

	341,947.41
Bills receivable.....	4,537.12
Premium notes.....	6,650.00
Total ledger assets.....	<u>\$3,950,011.08</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	40,964.95
Gross assets .....	<u>\$3,990,976.03</u>

## ITEMS NOT ADMITTED.

Bills receivable.....	\$4,537.12
Uncollected premiums written before October, 1909....	36,112.89
Book value of ledger assets over market value.....	95,755.64
Total items not admitted.....	\$136,405.65
Total admitted assets.....	\$3,854,570.38

## LIABILITIES.

Total unpaid claims.....	\$100,072.00
Special reserve for unpaid liability and credit losses.....	850,469.87
Total unearned premiums.....	1,228,609.86
Commissions and brokerage.....	79,820.01
Due and accrued for salaries, rent and incidental expenses....	2,000.00
State, county and municipal taxes, due or accrued.....	43,000.00
Advance premiums.....	30,545.00
Contingent reserve.....	250,000.00
Gross liabilities, except deposit capital.....	\$2,584,516.74
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	1,070,053.64
Surplus as regards policy holders.....	1,270,053.64
Total liabilities.....	\$3,854,570.38

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$248,257.22	\$41,308.58
Written or renewed during the year.....	384,653.67	81,615.21
Total .....	\$632,910.89	\$122,923.79
Deduct expirations and cancellations.....	356,729.57	68,776.82
In force at the end of the year.....	\$276,181.32	\$54,146.97
Deduct amount reinsured.....	7,585.27	427.66
Net premiums in force December 31, 1909...	\$268,596.05	\$53,719.31

	Liability.	Fidelity.
In force December 31, 1908.....	\$989,908.70	.....
Written or renewed during the year.....	1,873,704.43	\$5,751.06
Total .....	\$2,863,613.13	\$5,751.06
Deduct expirations and cancellations.....	1,620,175.06	687.99
In force at the end of the year.....	\$1,243,438.07	\$5,063.07
Deduct amount reinsured.....	897.29	161.69
Net premiums in force December 31, 1909..	\$1,242,540.78	\$4,901.38

	Plate Glass.	Steam Boiler.
In force December 31, 1908.....	.....	\$108,157.61
Written or renewed during the year.....	\$36,405.22	80,219.36
Total .....	\$36,405.22	\$188,376.97
Deduct expirations and cancellations.....	6,819.80	71,574.53
In force at the end of the year.....	\$29,585.42	\$116,802.44
Deduct amount reinsured.....	.....	.....
Net amount in force December 31, 1909....	\$29,585.42	\$116,802.44

	Burglary and Theft.	Credit.
In force December 31, 1908.....	\$205,970.33	\$508,107.21
Written or renewed during the year.....	245,949.81	515,623.38
Total .....	\$451,920.14	\$1,023,730.59
Deduct expirations and cancellations.....	209,572.33	590,651.59
In force at the end of the year.....	\$242,347.81	\$433,079.00
Deduct amount reinsured.....	26,166.28	.....
Net amount in force December 31, 1909....	\$216,181.53	\$433,079.00

	Automobile Property Damage.	Workmen's Collective.
In force December 31, 1908.....	\$6,572.78	\$27,206.37
Written or renewed during the year.....	82,580.68	61,001.28
Total .....	\$89,153.46	\$88,207.65
Deduct expirations and cancellations.....	29,725.76	63,893.50
In force at the end of the year.....	\$59,427.70	\$24,314.15
Deduct amount reinsured.....		
Net amount in force December 31, 1909...	\$59,427.70	\$24,314.15

## MISCELLANEOUS.

Premiums received by United States Branch.....	\$18,101,416.69
Losses paid.....	8,102,694.15
Losses incurred during the year.....	1,446,018.58

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$326.00	.....
Health .....	92.75	.....
Liability .....	5,213.85	\$101.07
Plate glass.....	55.01	.....
Burglary and theft.....	86.84	.....
Credit .....	733.34	.....
Automobile property damage.....	640.62	.....
Totals .....	\$7,148.41	\$101.07

## PENNSYLVANIA CASUALTY COMPANY.

SCRANTON, PA.

Incorporated September, 1899. Commenced business December, 1899.

THOMAS E. JONES, *President.*F. H. KINGSBURY, *Secretary.*

Cash Capital..... \$200,000.00

## INCOME.

## Net cash received for premiums:—

Accident .....	\$149,233.40
Health .....	78,205.20
Liability .....	324,448.30
Plate glass.....	112,314.83
Steam boiler .....	11,736.01
Automobile property damage.....	844.54
Workmen's collective.....	11,056.95

Total premiums received.....	\$687,839.23
Interest from all sources.....	16,430.50
Profit on sale or maturity of ledger assets.....	50.00
Policy fees required or represented by applications.....	9,526.00
All other sources.....	82.92

Total income.....	\$713,928.65
Ledger assets December 31, 1908.....	509,168.64

Total .....	\$1,223,097.29
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## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$54,359.36
Health .....	27,205.43
Liability .....	88,012.85
Plate glass.....	45,222.14
Automobile property damage.....	88.50
Workmen's collective.....	4,443.27

Total paid for losses.....	\$219,331.55
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## Investigation and adjustment of claims:—

Accident .....	\$848.90
Health .....	394.18
Liability .....	32,318.82
Plate glass.....	23.51
Workmen's collective.....	108.35

Total .....	33,693.76
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## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$39,240.49
Health .....	19,026.35
Liability .....	69,824.50
Plate glass.....	34,324.54
Steam boiler.....	3,298.84

Automobile property damage.....	\$233.21
Workmen's collective.....	1,560.16

Total .....	\$167,508.09
Compensation of officers and office employees.....	38,545.55
Salaries and expenses of agents.....	31,380.38
Policy fees retained by agents.....	9,526.00
Medical examiners' fees and salaries.....	1,430.92
Inspectors .....	12,245.39
Rents .....	4,660.28
Repairs and expenses on real estate.....	1,729.61
Taxes on real estate.....	780.03
Taxes, licenses and insurance department fees.....	15,312.25
Losses on sale or maturity of ledger assets.....	100.00
Decrease in book value of ledger assets.....	1,550.40
All other expenses.....	23,770.45
Total disbursements.....	\$561,564.66
Balance .....	\$661,532.63

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$72,335.44
Loans on mortgages of real estate (first liens).....	2,500.00
Loans on collateral securities.....	1,250.00
Book value of stocks and bonds.....	382,123.75
Cash in office and in bank.....	48,555.39

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$9,829.71	\$2,569.45
Health .....	7,325.02	283.95
Liability .....	75,442.09	2,399.10
Plate glass .....	14,575.30	1,634.17
Steam boiler.....	419.58	113.33
Automobile property damage.....	67.16	.....
Workmen's collective.....	4,691.41	.....
Totals .....	\$112,350.27	\$7,000.00

	119,350.27
Bills receivable.....	10,819.11
Other ledger assets.....	24,598.67
Total ledger assets.....	\$661,532.63



## NON-LEDGER ASSETS.

Interest due and accrued.....	\$3,303.90
Market value of real estate over book value.....	7,664.56
	<hr/>
Gross assets.....	\$672,501.09

## ITEMS NOT ADMITTED.

Bills receivable.....	\$79.11
Uncollected premiums written before October, 1909.....	7,000.00
Book value of ledger assets over market value.....	39,562.69
	<hr/>
Total items not admitted.....	46,641.80
	<hr/>
Total admitted assets.....	\$625,859.29

## LIABILITIES.

Total unpaid claims.....	\$15,377.59
Special reserve for unpaid liability losses.....	71,329.10
Total unearned premiums.....	218,730.22
Commissions and brokerage.....	33,006.81
Due and accrued for salaries, rent and incidental expenses....	1,000.00
State, county and municipal taxes, due or accrued.....	7,000.00
	<hr/>
Gross liabilities, except capital.....	\$346,443.72
Paid-up capital.....	\$200,000.00
Surplus over all liabilities.....	79,415.57
	<hr/>
Surplus as regards policy holders.....	279,415.57
	<hr/>
Total liabilities.....	\$625,859.29

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$60,404.41	\$26,906.68
Written or renewed during the year.....	163,779.28	83,383.60
	<hr/>	<hr/>
Total .....	\$224,183.69	\$110,290.28
Deduct expirations and cancellations.....	160,663.55	83,302.70
	<hr/>	<hr/>
In force at the end of the year.....	\$63,520.14	\$26,987.58
Deduct amount reinsured.....	3,087.01	1,092.00
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$60,433.13	\$25,895.58

	Liability.	Plate Glass.
In force December 31, 1908.....	\$169,099.20	\$116,063.85
Written or renewed during the year.....	377,572.21	119,936.59
Total .....	\$546,671.41	\$236,000.44
Deduct expirations and cancellations.....	337,714.43	109,012.30
In force at the end of the year.....	\$208,956.98	\$126,988.14
Deduct amount reinsured.....	3,079.00	.....
Net premiums in force December 31, 1909..	\$205,877.98	\$126,988.14
		Automobile Property Damage.
	Steam Boiler.	
In force December 31, 1908.....	\$20,717.64	\$170.00
Written or renewed during the year.....	16,053.92	1,247.42
Total .....	\$36,771.56	\$1,417.42
Deduct expirations and cancellations.....	17,803.99	641.61
In force at the end of the year.....	\$18,967.57	\$775.81
Deduct amount reinsured.....	46.75	.....
Net amount in force December 31, 1909....	\$18,920.82	\$775.81
		Workmen's Collective.
In force December 31, 1908.....		\$5,068.75
Written or renewed during the year.....		9,386.36
Total .....		\$14,455.11
Deduct expirations and cancellations.....		10,964.41
In force at the end of the year.....		\$3,490.70
Deduct amount reinsured.....		.....
Net amount in force December 31, 1909.....		\$3,490.70

## MISCELLANEOUS.

Premiums received since organization.....	\$7,506,743.01
Losses paid since organization.....	1,012,473.91
Company's stock owned by the directors at par value.....	110,200.00
Losses incurred during the year.....	193,218.57

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$1,241.50	\$257.21
Health .....	889.26	279.18
Liability .....	580.11	.....
Plate glass.....	477.90	94.40
Totals .....	\$3,188.77	\$630.79

## PHILADELPHIA CASUALTY COMPANY.

PHILADELPHIA, PA.

Incorporated November 21, 1899. Commenced business March 15, 1900.

W. LEMAR TALBOT, *President.*ROBERT G. HAZELDINE, *Secretary.*

Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$130,515.13
Health .....	64,739.95
Liability .....	573,945.20
Plate glass.....	190,823.34
Credit .....	145,651.44
Automobile property damage.....	41,733.93
Workmen's collective.....	4,964.98
Total premiums received.....	\$1,152,373.97
Interest from all sources.....	40,213.25
Surplus from sale of new capital stock.....	192,110.33
Total income.....	\$1,384,697.55

Ledger assets December 31, 1908.....	\$814,930.51
Increase of paid-up capital during year.....	200,000.00
Total .....	<u>\$2,399,628.06</u>

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$52,231.11
Health .....	16,485.67
Liability .....	102,582.76
Plate glass.....	54,864.16
Credit .....	146,290.56
Automobile property damage.....	12,645.35
Workmen's collective.....	835.58

Total paid for losses..... \$385,935.19

## Investigation and adjustment of claims:—

Accident .....	\$2,920.15
Health .....	1,885.84
Liability .....	54,924.09
Plate glass.....	3.48
Credit .....	9,671.10
Automobile property damage.....	608.50

Total .....

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70,013.16

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$37,323.60
Health .....	14,741.82
Liability .....	116,502.52
Plate glass.....	65,445.44
Credit .....	29,632.45
Automobile property damage.....	6,641.18
Workmen's collective.....	682.92

Total .....

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270,969.93

Compensation of officers and office employees.....	57,331.52
Salaries and expenses of agents.....	78,576.80
Inspections .....	10,513.06
Rents .....	10,532.87
Taxes, licenses and insurance department fees.....	21,264.45
Losses on sale or maturity of ledger assets.....	746.84
Decrease in book value of ledger assets.....	695.99
All other expenses.....	28,273.83

Total disbursements..... \$934,853.64

Balance .....

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\$1,464,774.42

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$334,450.00
Loans on collateral securities.....	56,000.00
Book value of stocks and bonds.....	743,756.02
Cash in office and in bank.....	67,648.29

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$14,268.11	\$509.20
Health .....	18,585.31	329.39
Liability .....	111,649.98	9,275.20
Plate glass.....	31,952.99	435.73
Credit .....	31,156.71	612.50
Automobile property damage.....	14,417.08	198.13
Workmen's collective.....	1,716.55	.....
Totals .....	\$223,746.73	\$11,360.25

	235,106.98
Agents' balances and sundry ledger assets.....	22,363.13
Premium notes.....	5,450.00

Total ledger assets..... \$1,464,774.42

## NON-LEDGER ASSETS.

Interest due and acerued.....	15,749.69
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(Gross assets..... \$1,480,524.11

## ITEMS NOT ADMITTED.

Premium notes.....	\$437.50
Uncollected premiums written before October, 1909...	11,360.25
Agents' balances and sundry ledger assets.....	9,039.58
Furniture and fixtures.....	16,619.87
Book value of ledger assets over market value.....	15,886.01

Total items not admitted..... 53,343.21

Total admitted assets..... \$1,427,180.90

## LIABILITIES.

Total unpaid claims.....	\$74,284.78
Special reserve for unpaid liability and credit losses.....	147,819.57
Total unearned premiums.....	444,403.80

Commissions and brokerage.....	\$64,549.74
Due and accrued for salaries, rent and incidental expenses....	1,534.55
State, county and municipal taxes, due or accrued.....	11,916.92
Due for reinsurance.....	3,127.50
<hr/>	
Gross liabilities, except capital.....	\$747,636.86
Paid-up capital.....	\$500,000.00
Surplus over all liabilities.....	179,544.04
<hr/>	
Surplus as regards policy holders.....	679,544.04
<hr/>	
Total liabilities.....	\$1,427,180.90

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$113,381.87	\$44,961.29
Written or renewed during the year.....	176,130.02	80,118.12
<hr/>		<hr/>
Total .....	\$289,511.89	\$125,079.41
Deduct expirations and cancellations.....	183,065.26	79,948.04
<hr/>		<hr/>
In force at the end of the year.....	\$106,446.63	\$45,131.37
Deduct amount reinsured.....	1,863.10	61.46
<hr/>		<hr/>
Net premiums in force December 31, 1909..	\$104,583.53	\$45,069.91
<hr/>		<hr/>
	Liability.	Plate Glass.
In force December 31, 1908.....	\$343,887.90	\$151,966.79
Written or renewed during the year.....	770,234.36	215,501.92
<hr/>		<hr/>
Total .....	\$1,114,122.26	\$367,468.71
Deduct expirations and cancellations.....	701,689.17	202,807.77
<hr/>		<hr/>
In force at the end of the year.....	\$412,433.09	\$164,660.94
Deduct amount reinsured.....	1,449.57	135.03
<hr/>		<hr/>
Net premiums in force December 31, 1909..	\$410,983.52	\$164,525.91
<hr/>		<hr/>

	Credit.	Automobile Property Damage.
In force December 31, 1908.....	\$148,219.28	\$10,114.03
Written or renewed during the year.....	175,862.00	64,169.55
Total .....	\$324,081.28	\$74,283.58
Deduct expirations and cancellations.....	199,228.78	37,737.13
In force at the end of the year.....	\$124,852.50	\$36,546.45
Deduct amount reinsured.....		15.28
Net amount in force December 31, 1909....	\$124,852.50	\$36,531.17
		Workmen's Collective.
In force December 31, 1908.....		\$2,285.15
Written or renewed during the year.....		7,979.48
Total .....		\$10,264.63
Deduct expirations and cancellations.....		10,018.73
In force at the end of the year.....		\$245.90
Deduct amount reinsured.....		.....
Net amount in force December 31, 1909.....		\$245.90

## MISCELLANEOUS.

Premiums received since organization.....	\$4,751,477.67
Losses paid since organization.....	1,627,503.62
Cash dividends declared since organization.....	57,104.77
Company's stock owned by the directors at par value.....	112,800.00
Losses incurred during the year.....	445,185.58

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$225.13	\$219.01
Health .....	126.92	37.54
Liability .....	1,773.63	433.05
Plate glass.....	185.80	103.48
Automobile property damage.....	5.83	.....
Totals .....	\$2,317.31	\$793.08



## RIDGELY PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated December 26, 1907. Commenced business May 14, 1894.

FRANCIS A. HARRINGTON, *President*.AUSTIN A. HEATH, *Secretary*.

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 Cash Capital..... \$100,000.00

## INCOME.

Net cash received for premiums.....	\$240,711.56
Interest from all sources.....	10,354.48
Policy fees required or represented by applications.....	25,067.00
All other sources.....	727.03
<hr/>	
Total income.....	\$276,860.07
Ledger assets December 31, 1908.....	269,038.24
<hr/>	
Total .....	\$545,898.31

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$45,536.19
Health .....	76,060.18
Death .....	12,100.00
<hr/>	
Total paid for losses.....	\$133,696.37
Investigation and adjustment of claims.....	3,253.00
Commissions, less those on return premiums and reinsurance..	18,220.67
Cash paid stockholders for interest or dividend.....	5,000.00
Compensation of officers and office employees.....	44,743.32
Salaries and expenses of agents.....	3,500.50
Policy fees allowed agents.....	24,717.00
Rents .....	1,338.00
Taxes, licenses and insurance department fees.....	6,645.99
Decrease in book value of ledger assets.....	671.75
All other expenses.....	10,368.69
<hr/>	
Total disbursements.....	\$252,155.29
<hr/>	
Balance .....	\$293,743.02

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$213,037.75
Cash in office and in bank.....	80,705.27
Total ledger assets.....	\$293,743.02

## NON-LEDGER ASSETS.

Interest due and accrued.....	3,056.20
Market value of stocks and bonds over book value.....	4,747.25
Gross assets.....	\$301,546.47

## LIABILITIES.

Total unpaid claims.....	\$24,344.94
Total unearned premiums.....	12,026.00
Commissions .....	20.20
Due and accrued for salaries, rent and incidental expenses....	261.19
State, county and municipal taxes, due or accrued.....	3,600.96
Advance premiums.....	1,927.96
All other liabilities.....	118.35

Gross liabilities, except capital.....	\$42,299.60
Paid-up capital.....	\$100,000.00
Surplus over all liabilities.....	159,246.87

Surplus as regards policy holders.....	259,246.87
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Total liabilities.....	\$301,546.47
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## EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908.....	\$64,279.00
Written or renewed during the year.....	240,907.14

Total .....	\$305,186.14
Deduct expirations and cancellations.....	233,030.14

In force at the end of the year.....	\$72,156.00
Deduct amount reinsured.....	.....

Net premiums in force December 31, 1909.....	\$72,156.00
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## MISCELLANEOUS.

Premiums received since reorganization.....	\$469,367.02
Losses paid since reorganization.....	267,013.37
Cash dividends declared since organization.....	5,000.00
Company's stock owned by the directors at par value.....	65,300.00
Losses incurred during the year.....	135,775.98

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident and health.....	\$7,912.00	\$3,466.13
Death .....	.....	600.00
Totals .....	\$7,912.00	\$4,066.13

## STANDARD ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

Incorporated May 29, 1884. Commenced business August 1, 1884.

L. W. BOWEN, *President*.E. A. LEONARD, *Secretary*.

Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$1,201,607.60
Health .....	142,928.63
Liability .....	1,049,368.12
Automobile property damage.....	31,244.14
Workmen's collective.....	34,796.95

Total premiums received.....	\$2,459,945.44
Interest from all sources.....	136,377.97
Profit on sale or maturity of ledger assets.....	1,277.33
Policy fees required or represented by applications.....	36,968.00

Total income.....	\$2,634,568.74
Ledger assets December 31, 1908.....	2,864,907.85

Total ..... \$5,499,476.59

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$395,803.91
Health .....	43,705.78
Liability .....	360,783.70
Automobile property damage.....	4,522.42
Workmen's collective.....	18,384.32

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Total paid for losses..... \$823,200.13

## Investigation and adjustment of claims:—

Accident .....	\$6,639.16
Health .....	494.66
Liability .....	121,717.10
Automobile property damage.....	558.94
Workmen's collective.....	568.58

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Total ..... 129,978.44

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$300,236.09
Health .....	39,377.49
Liability .....	226,653.57
Automobile property damage.....	7,292.04
Workmen's collective.....	7,971.61

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Total ..... 581,530.80

Cash paid stockholders for interest or dividend.....	57,500.00
Compensation of officers and office employees.....	117,349.60
Salaries and expenses of agents.....	119,506.68
Policy fees retained by agents.....	36,968.00
Inspections .....	16,992.40
Rents .....	8,635.00
Repairs and expenses on real estate.....	21.25
Taxes on real estate.....	66.18
Taxes, licenses and insurance department fees.....	67,879.85
Decrease in book value of ledger assets.....	6,959.95
All other expenses.....	66,340.30

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Total disbursements..... \$2,032,928.58

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Balance ..... \$3,466,548.01

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$5,250.00
Loans on mortgages of real estate (first liens).....	386,687.00

Book value of stocks and bonds.....	\$2,559,400.08
Cash in office and in bank.....	153,807.43

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$183,684.25	\$13,747.36
Health .....	24,992.91	1,810.23
Liability .....	115,613.37	8,966.38
Automobile property damage.....	6,692.49	473.04
Workmen's collective.....	5,648.77	174.70
Totals .....	<u>\$336,631.79</u>	<u>\$25,171.71</u>

361,803.50

Total ledger assets..... \$3,466,548.01

#### NON-LEDGER ASSETS.

Interest due and accrued.....	28,917.60
Market value of stocks and bonds over book value.....	55,764.87

Gross assets..... \$3,551,230.48

#### ITEM NOT ADMITTED.

Uncollected premiums written before October, 1909..... 25,171.71

Total admitted assets..... \$3,526,058.77

#### LIABILITIES.

Total unpaid claims.....	\$228,924.98
Special reserve for unpaid liability losses.....	447,305.57
Total unearned premiums.....	846,633.30
Commissions and brokerage.....	98,888.85
Due and accrued for salaries, rent and incidental expenses....	6,387.25
Return premiums.....	15,049.09
Due for reinsurance.....	2,207.64
Advance premiums.....	4,103.83
State, county and municipal taxes due.....	47,208.19
Contingent reserve.....	150,000.00

Gross liabilities, except capital..... \$1,846,708.70

Paid-up capital.....	\$500,000.00
Surplus over all liabilities.....	1,179,350.07
	<hr/>
Surplus as regards policy holders.....	\$1,679,350.07
	<hr/>
Total liabilities.....	\$3,526,058.77

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$710,614.11	\$104,933.17
Written or renewed during the year.....	1,250,362.92	152,227.19
	<hr/>	<hr/>
Total .....	\$1,960,977.03	\$257,160.36
Deduct expirations and cancellations.....	1,223,944.31	145,311.67
	<hr/>	<hr/>
In force at the end of the year.....	\$737,032.72	\$111,848.69
Deduct amount reinsured.....	14,538.40	.....
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$722,494.32	\$111,848.69
	<hr/>	<hr/>
	Liability.	Automobile Property Damage.
In force December 31, 1908.....	\$788,648.27	\$3,795.33
Written or renewed during the year.....	1,134,921.40	33,414.08
	<hr/>	<hr/>
Total .....	\$1,923,569.67	\$37,209.41
Deduct expirations and cancellations.....	1,092,508.29	7,732.51
	<hr/>	<hr/>
In force at the end of the year.....	\$831,061.38	\$29,476.90
Deduct amount reinsured.....	12,522.27	.....
	<hr/>	<hr/>
Net premiums in force December 31, 1909..	\$818,539.11	\$29,476.90
	<hr/>	<hr/>
		Workmen's Collective.
In force December 31, 1908.....		\$23,973.89
Written or renewed during the year.....		31,796.37
		<hr/>
Total .....		\$55,770.26
Deduct expirations and cancellations.....		40,164.84
		<hr/>
In force at the end of the year.....		\$15,605.42
Deduct amount reinsured.....		.....
		<hr/>
Net premiums in force December 31, 1909.....		\$15,605.42
		<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$26,840,501.53
Losses paid since organization.....	12,323,783.50
Cash dividends declared since organization.....	410,250.00
Company's stock owned by the directors at par value.....	156,850.00
Losses incurred during the year.....	980,727.67

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$1,827.29	\$826.81
Health .....	67.50	55.00
Liability .....	315.65	8.00
Automobile property damage.....	12.50	.....
Totals .....	\$2,222.94	\$889.81

## TITLE GUARANTY AND SURETY COMPANY.

SCRANTON, PA.

Incorporated February 20, 1901. Commenced business April 1, 1901.

LOUIS A. WATRES, *President*.JOHN H. LAW, *Secretary*.

Cash Capital..... \$1,000,000.00

## INCOME.

Net cash received for premiums:—

Surety .....	\$1,062,982.99
Title .....	2,495.99
Total premiums received.....	\$1,065,478.98
Interest from all sources.....	58,243.86
Rents .....	5,200.00
Profit on sale or maturity of ledger assets.....	700.68
All other sources.....	2,804.81
Total income.....	\$1,132,428.33
Ledger assets December 31, 1908.....	2,026,407.13
Total .....	\$3,158,835.46



## DISBURSEMENTS.

Net amount paid for claims.....	\$186,776.58
Investigation and adjustment of claims.....	45,640.17
Commissions, less those on return premiums and reinsurance..	198,783.84
Cash paid stockholders for interest or dividend.....	60,000.00
Compensation of officers and office employees.....	75,254.62
Salaries and expenses of agents.....	101,311.91
Rents .....	6,499.96
Repairs and expenses on real estate.....	1,871.03
Taxes on real estate.....	1,037.94
Taxes, licenses and insurance department fees.....	26,346.75
All other expenses.....	66,966.03
<hr/>	
Total disbursements.....	\$770,488.83
<hr/>	
Balance .....	\$2,388,346.63

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$97,160.36
Loans on mortgages of real estate (first liens).....	111,759.89
Loans on collateral securities.....	65,425.00
Book value of stocks and bonds.....	1,605,773.62
Cash in office and in bank.....	151,361.16
Gross uncollected premiums:—	
	Written after Oct. 1.      Written before Oct. 1.
Surety .....	\$228,004.11      \$28,757.18
Title .....	612.42      .....
Totals .....	<u>\$228,616.53</u> <u>\$28,757.18</u>
	257,373.71
Bills receivable.....	8,503.93
Other ledger assets.....	90,988.96
<hr/>	
Total ledger assets.....	\$2,388,346.63

## NON-LEDGER ASSETS.

Interest due and accrued.....	11,372.70
<hr/>	
Gross assets.....	\$2,399,719.33

## ITEMS NOT ADMITTED.

Bills receivable.....	\$8,503.93
Uncollected premiums written before October, 1909....	28,757.18
Book value of ledger assets over market value.....	70,148.52
<hr/>	
Total items not admitted.....	\$107,409.63
<hr/>	
Total admitted assets.....	\$2,292,309.70

## LIABILITIES.

Total unpaid claims.....	\$367,251.63
Total unearned premiums.....	387,398.73
Commissions and brokerage.....	41,100.34
Due and accrued for salaries, rent and incidental expenses....	1,000.00
Due for reinsurance.....	63,602.75
State, county and municipal taxes, due or accrued.....	2,897.90
All other liabilities.....	12,000.00
<hr/>	
Gross liabilities, except capital.....	\$875,251.35
Paid-up capital.....	\$1,000,000.00
Surplus over all liabilities.....	417,058.35
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Surplus as regards policy holders.....	1,417,058.35
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Total liabilities.....	\$2,292,309.70

## EXHIBIT OF PREMIUMS.

	Surety.	Title.
In force December 31, 1908.....	\$705,299.89	\$4,939.69
Written or renewed during the year.....	1,073,002.40	1,253.38
<hr/>		<hr/>
Total .....	\$1,778,302.29	\$6,193.07
Deduct expirations and cancellations.....	810,073.14	7.50
<hr/>		<hr/>
In force at the end of the year.....	\$968,229.15	\$6,185.57
Deduct amount reinsured.....	199,617.25	.....
<hr/>		<hr/>
Net premiums in force December 31, 1909...	\$768,611.90	\$6,185.57
<hr/>		<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$3,648,031.80
Losses paid since organization.....	784,138.95
Cash dividends declared since organization.....	295,665.00
Company's stock owned by the directors at par value.....	370,600.00
Losses incurred during the year.....	284,256.23

## BUSINESS IN NEW HAMPSHIRE, 1909.

Surety premiums received.....	\$1,122.85
Losses paid.....	23.44

## TRAVELERS INSURANCE COMPANY.

## [ACCIDENT DEPARTMENT.]

HARTFORD, CONN.

Incorporated June 17, 1863.

Commenced business April 1, 1864.

SYLVESTER C. DUNHAM, *President*.LOUIS F. BUTLER, *Secretary*.

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 Cash Capital..... \$2,000,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$3,542,238.61
Health .....	457,632.50
Liability .....	5,236,370.52
Workmen's collective.....	35,297.63

Total premiums received.....	\$9,271,539.26
Interest from all sources.....	613,971.37
Profit on sale or maturity of ledger assets.....	73.50
All other sources.....	27,852.04

Total income.....	\$9,913,436.17
Ledger assets December 31, 1908.....	14,120,412.48

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 Total ..... \$24,033,848.65

## DISBURSEMENTS.

Net amount paid for claims:—

Accident .....	\$1,146,881.71
Health .....	148,010.54
Liability .....	1,955,376.22
Workmen's collective.....	12,213.12

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Total paid for losses..... \$3,262,481.59

Investigation and adjustment of claims:—

Accident .....	\$58,829.89
Health .....	7,118.47
Liability .....	931,570.34

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Total ..... 997,518.70

Commissions, less those on return premiums and reinsurance:—

Accident .....	\$953,914.05
Health .....	107,331.82
Liability .....	1,024,298.19
Workmen's collective.....	3,202.16

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Total ..... 2,088,746.22

Cash paid stockholders for interest or dividend..... 400,000.00

Compensation of officers and office employees..... 316,778.14

Salaries and expenses of agents and pay roll auditors..... 518,810.09

Matured endowments and surrender values..... 19,406.07

Medical examiners' fees and salaries..... 28,535.31

Inspections ..... 148,067.87

Rents ..... 114,984.12

Taxes, licenses and insurance department fees..... 219,459.73

Losses on sale or maturity of ledger assets..... 4,599.56

Decrease in book value of ledger assets..... 175,713.94

All other expenses..... 222,050.01

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Total disbursements..... \$8,517,151.35

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Balance ..... \$15,516,697.30

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## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on collateral securities..... \$558,476.53

Book value of stocks and bonds..... 13,018,776.01

Cash in office and in bank..... 854,411.83

## Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Accident .....	\$303,250.11	\$6,234.17	
Health .....	47,235.39	1,958.24	
Liability .....	591,076.61	83,309.34	
Workmen's collective .....	3,035.22		
Totals .....	<u>\$944,597.33</u>	<u>\$91,501.75</u>	
			\$1,036,099.08
Bills receivable.....			22,036.21
Agents' balances.....			26,897.64
Total ledger assets.....			<u>\$15,516,697.30</u>

## OTHER ASSETS.

Interest due and accrued.....	151,145.20
Market value of stocks and bonds over book value.....	532,293.99
Gross assets.....	<u>\$16,200,136.49</u>

## ITEMS NOT ADMITTED.

Bills receivable.....	\$22,036.21
Uncollected premiums written before October, 1909.....	91,501.75
Agents' balances.....	26,897.64
Book value of ledger assets over market value.....	143,899.60
Total items not admitted.....	<u>284,335.20</u>
Total admitted assets.....	<u>\$15,915,801.29</u>

## LIABILITIES.

Total unpaid claims.....	\$340,879.93
Special reserve for unpaid liability losses.....	4,420,399.00
Total unearned premiums.....	3,945,660.31
Commissions and brokerage.....	202,905.00
Due and accrued for salaries, rent and incidental expenses...	108,804.76
State, county and municipal taxes, due or accrued.....	188,409.00
Dividends due stockholders.....	250,000.00
Advance premiums.....	17,686.54
All other liabilities.....	338,407.20
Gross liabilities, except capital.....	<u>\$9,813,151.74</u>

Paid-up capital.....	\$2,000,000.00
Surplus over all liabilities.....	4,102,649.55
<hr/>	
Surplus as regards policy-holders.....	\$6,102,649.55
<hr/>	
Total liabilities.....	\$15,915,801.29
<hr/>	

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$2,741,894.25	\$361,358.71
Written or renewed during the year.....	3,926,219.84	535,531.72
<hr/>		
Total .....	\$6,668,114.09	\$896,890.43
Deduct expirations and cancellations.....	3,793,456.98	495,759.01
<hr/>		
In force at the end of the year.....	\$2,874,657.11	\$401,131.42
Deduct amount reinsured.....	28,253.36	4,537.50
<hr/>		
Net premiums in force December 31, 1909..	\$2,846,403.75	\$396,593.92
<hr/>		
	Liability.	Workmen's Collective.
In force December 31, 1908.....	\$3,507,409.99	\$10,599.30
Written or renewed during the year.....	5,329,240.12	34,392.85
<hr/>		
Total .....	\$8,836,650.11	\$44,992.15
Deduct expirations and cancellations.....	4,989,399.22	34,019.87
<hr/>		
Net premiums in force December 31, 1909..	\$3,847,250.89	\$10,972.28
<hr/>		

## MISCELLANEOUS.

Premiums received since organization.....	\$117,041,502.46
Losses paid since organization.....	45,871,337.30
Cash dividends declared since organization.....	4,583,000.00
Stock dividends declared since organization.....	600,000.00
Company's stock owned by the directors at par value.....	175,300.00
Losses incurred during the year.....	3,692,194.77

BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$21,544.48	\$3,955.39
Health .....	3,646.15	1,089.97
Liability .....	49,843.47	12,606.18
Workmen's collective.....	.....	19.00
	<hr/>	<hr/>
Totals .....	\$75,034.10	\$17,670.54

TRAVELERS' INDEMNITY COMPANY.

HARTFORD, CONN.

Incorporated March 25, 1903. Commenced business May 12, 1906.

SYLVESTER C. DUNHAM, *President.*

JOHN L. WAY, *Secretary.*

Cash Capital..... \$500,000.00

INCOME.

Net cash received for premiums:—

Accident .....	\$15,705.47
Health .....	1,837.88
Liability .....	258.80
Steam boiler.....	104,427.45
Fly-wheel .....	9,839.00
Automobile property damage.....	146,827.37

Total premiums received.....	\$278,895.97
Interest from all sources.....	31,867.72
Profit on sale or maturity of ledger assets.....	2,642.07
Inspections .....	108.20
	<hr/>
Total income.....	\$313,513.96
Ledger assets December 31, 1908.....	719,594.74
	<hr/>
Total .....	\$1,033,108.70



## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$506.82
Health .....	80.28
Steam boiler.....	6,532.78
Fly-wheel .....	907.86
Automobile property damage.....	36,407.90

Total paid for losses.....	\$44,435.64
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## Investigation and adjustment of claims:—

Accident .....	\$4.27
Health .....	0.40
Steam boiler.....	1,349.00
Fly-wheel .....	182.57
Automobile property damage.....	8,005.10

Total .....	9,541.34
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## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$4,751.45
Health .....	518.95
Steam boiler.....	20,204.92
Fly-wheel .....	1,129.97
Automobile property damage.....	27,138.57

Total .....	53,743.86
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Compensation of officers and office employees.....	12,187.44
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Salaries and expenses of agents.....	16,521.45
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Inspections .....	54,006.27
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Rents .....	3,444.80
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Taxes, licenses and insurance department fees.....	11,748.05
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Decrease in book value of ledger assets.....	1,555.52
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All other expenses.....	6,297.95
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Total disbursements.....	\$213,482.32
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Balance .....	\$819,626.38
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## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$402,230.00
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Loans on collateral securities.....	48,500.00
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Book value of stocks and bonds.....	297,908.87
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Cash in office and in bank.....	29,262.19
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Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.	
Accident .....	\$2,129.90	.....	
Health .....	355.17	.....	
Steam boiler .....	14,587.06	\$1,553.92	
Fly-wheel .....	520.95	—63.84	
Automobile property damage.....	20,375.59	2,266.57	
Totals .....	\$37,968.67	\$3,756.65	
			\$41,725.32

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Total ledger assets..... \$819,626.38

## NON-LEDGER ASSETS.

Interest due and accrued.....	8,051.12
Market value of stocks and bonds over book value.....	2,960.13
Gross assets.....	\$830,637.63

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909.....	\$3,756.65
Book value of ledger assets over market value.....	5,713.06
Total items not admitted.....	9,469.71
Total admitted assets.....	\$821,167.92

## LIABILITIES.

Total unpaid claims.....	\$4,776.25
Special reserve for unpaid liability losses.....	17,741.42
Total unearned premiums .....	194,982.23
Commissions and brokerage.....	7,551.21
Due and accrued for salaries, rent and incidental expenses...	6,583.64
Return premiums.....	288.88
State, county and municipal taxes, due or accrued.....	7,699.36
Advance premiums.....	1,708.06
Gross liabilities, except capital.....	\$241,331.05
Paid-up capital.....	\$500,000.00
Surplus over all liabilities.....	79,836.87
Surplus as regards policy-holders.....	579,836.87
Total liabilities.....	\$821,167.92

## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$9,590.28	\$638.45
Written or renewed during the year.....	16,955.07	2,245.90
Total .....	\$26,545.35	\$2,884.35
Deduct expirations and cancellations.....	12,186.61	1,242.91
In force at the end of the year.....	\$14,358.74	\$1,641.44
Deduct amount reinsured.....	.....	.....
Net premiums in force December 31, 1909..	\$14,358.74	\$1,641.44
	Liability.	Steam Boiler.
In force December 31, 1908.....	\$456.20	\$151,143.36
Written or renewed during the year.....	258.80	115,261.92
Total .....	\$715.00	\$266,405.28
Deduct expirations and cancellations.....	456.20	63,510.00
In force at the end of the year.....	\$258.80	\$202,895.28
Deduct amount reinsured.....	.....	650.07
Net premiums in force December 31, 1909..	\$258.80	\$202,245.21
	Fly-wheel.	Automobile Property Damage.
In force December 31, 1908.....	\$17,922.70	\$45,213.51
Written or renewed during the year.....	17,040.64	180,704.40
Total .....	\$34,963.34	\$225,917.91
Deduct expirations and cancellations.....	7,593.60	94,720.25
In force at the end of the year.....	\$27,369.74	\$131,197.66
Deduct amount reinsured.....	2,742.65	.....
Net premiums in force December 31, 1909..	\$24,627.09	\$131,197.66

## MISCELLANEOUS.

Premiums received since organization.....	\$524,384.12
Losses paid since organization.....	65,614.10
Company's stock owned by the directors at par value.....	4,500.00
Losses incurred during the year.....	59,140.77

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$61.25	.....
Steam boiler .....	2,372.40	\$583.21
Fly-wheel .....	290.84	.....
Automobile property damage.....	1,957.71	194.00
Totals .....	\$4,682.20	\$777.21

## UNITED STATES CASUALTY COMPANY.

## NEW YORK CITY.

Incorporated May 2, 1895.

Commenced business May 3, 1895.

EDSON S. LOTT, *President*.D. G. LUCKETT, *Secretary*.

Cash Capital..... \$500,000.00

## INCOME.

Net cash received for premiums:—

Accident .....	\$602,919.72
Health .....	225,240.94
Liability .....	796,073.99
Steam boiler.....	38,172.55
Burglary and theft.....	62,182.95
Sprinkler .....	48,211.05
Workmen's collective.....	11,553.78
Total premiums received.....	\$1,784,354.98
Interest from all sources.....	92,116.93
Profit on sale or maturity of ledger assets.....	38,905.80
All other sources.....	531.56
Total income.....	\$1,915,909.27

Ledger assets December 31, 1908.....	\$2,253,051.69
Increase of paid-up capital during the year.....	100,000.00
Total .....	<u>\$4,268,960.96</u>

## DISBURSEMENTS.

## Net amount paid for claims:—

Accident .....	\$208,563.04
Health .....	75,844.39
Liability .....	251,654.39
Steam boiler.....	550.83
Burglary and theft.....	15,690.63
Sprinkler .....	13,487.12
Workmen's collective .....	<u>3,917.91</u>

Total paid for losses..... \$569,707.81

## Investigation and adjustment of claims:—

Accident .....	\$22,891.33
Health .....	7,047.82
Liability .....	74,996.37
Steam boiler.....	55.39
Burglary and theft.....	1,471.98
Sprinkler .....	2,160.51
Workmen's collective.....	<u>465.68</u>

Total ..... 109,089.08

## Commissions, less those on return premiums and reinsurance:—

Accident .....	\$174,442.60
Health .....	62,520.73
Liability .....	206,926.95
Steam boiler.....	9,091.21
Burglary and theft.....	16,820.53
Sprinkler .....	11,965.85
Workmen's collective.....	<u>2,577.06</u>

Total ..... 484,344.93

Cash paid stockholders for interest or dividend.....	152,432.50
Compensation of officers and office employees.....	105,476.34
Salaries and expenses of agents.....	49,904.05
Inspections .....	21,591.51
Rents .....	20,671.27
Repairs and expenses on real estate.....	75.55
Taxes on real estate.....	41.37
Taxes, licenses and insurance department fees.....	31,892.08
Losses on sale or maturity of ledger assets.....	<u>78,052.18</u>

Decrease in book value of ledger assets.....	\$99.30
All other expenses.....	66,971.39
	<hr/>
Total disbursements.....	\$1,690,349.36
	<hr/>
Balance .....	\$2,578,611.60
	<hr/>

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$5,000.00
Loans on mortgages of real estate (first liens).....	294,000.00
Book value of stocks and bonds.....	2,053,455.60
Cash in office and in bank.....	69,105.25

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Accident .....	\$46,618.21	.....
Health .....	21,735.10	.....
Liability .....	72,766.06	\$442.04
Steam boiler .....	3,250.15	75.00
Burglary and theft.....	6,564.04	22.50
Sprinkler .....	3,990.10	.....
Workmen's collective.....	1,710.73	.....

Totals .....	\$156,634.39	\$539.54
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157,173.93

Total .....	\$2,578,734.78
Less agents' credits.....	123.18

Total ledger assets as per balance..... \$2,578,611.60

## NON-LEDGER ASSETS.

Interest due and accrued.....	14,081.53
Market value of stocks and bonds over book value.....	14,141.40

Gross assets..... \$2,606,834.53

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$539.54
Book value of ledger assets over market value.....	59,747.77

Total items not admitted..... 60,287.31

Total admitted assets..... \$2,546,547.22

## LIABILITIES.

Total unpaid claims.....	\$79,800.00
Special reserve for unpaid liability losses.....	196,542.43
Total unearned premiums.....	748,771.99
Commissions and brokerage.....	43,857.63
Due and accrued for salaries, rent and incidental expenses....	26,424.72
State, county and municipal taxes, due or accrued.....	30,000.00
Dividends due stockholders.....	12,627.50
Reinsurance .....	8,522.95
Contingent reserve.....	100,000.00
<hr/>	
Gross liabilities, except capital.....	\$1,246,547.22
Paid-up capital.....	\$500,000.00
Surplus over all liabilities.....	800,000.00
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Surplus as regards policy-holders.....	1,300,000.00
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Total liabilities.....	\$2,546,547.22
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## EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1908.....	\$487,304.84	\$172,606.18
Written or renewed during the year.....	757,817.46	298,929.46
<hr/>		<hr/>
Total .....	\$1,245,122.30	\$471,535.64
Deduct expirations and cancellations.....	769,955.45	301,206.26
<hr/>		<hr/>
In force at the end of the year.....	\$475,166.85	\$170,329.38
Deduct amount reinsured.....	5,890.60	.....
<hr/>		<hr/>
Net premiums in force December 31, 1909..	\$469,276.25	\$170,329.38
<hr/>		<hr/>
	Liability.	Steam Boiler.
In force December 31, 1908.....	\$425,915.99	\$75,153.48
Written or renewed during the year.....	1,083,359.69	51,347.06
<hr/>		<hr/>
Total .....	\$1,509,275.68	\$126,500.54
Deduct expirations and cancellations.....	882,285.66	52,322.08
<hr/>		<hr/>
In force at the end of the year.....	\$626,990.02	\$74,178.46
Deduct amount reinsured.....	1,130.14	.....
<hr/>		<hr/>
Net premiums in force December 31, 1909..	\$625,859.88	\$74,178.46
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	Burglary and Theft.	Sprinkler.
In force December 31, 1908.....	\$54,290.18	\$44,664.91
Written or renewed during the year.....	72,279.99	64,355.57
Total .....	\$126,570.17	\$109,020.48
Deduct expirations and cancellations.....	59,818.29	59,344.89
In force at the end of the year.....	\$66,751.88	\$49,675.59
Deduct amount reinsured.....	2,226.47	.....
Net premiums in force December 31, 1909..	\$64,525.41	\$49,675.59
		Workmen's Collective.
In force December 31, 1908.....		\$5,124.88
Written or renewed during the year.....		13,589.80
Total .....		\$18,714.68
Deduct expirations and cancellations.....		11,235.68
In force at the end of the year.....		\$7,479.00
Deduct amount reinsured.....		.....
Net premiums in force December 31, 1909.....		\$7,479.00

## MISCELLANEOUS.

Premiums received since organization.....	\$14,231,171.64
Losses paid since organization.....	5,531,276.50
Cash dividends declared since organization.....	167,500.00
Stock dividends declared since organization.....	100,000.00
Company's stock owned by the directors at par value.....	128,675.00
Losses incurred during the year.....	735,489.41

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Accident .....	\$1,758.68	\$157.22
Health .....	380.61	148.21
Liability .....	1,785.53	9,675.74
Steam boiler.....	107.08	.....
Burglary and theft.....	10.00	.....
Totals .....	\$4,041.90	\$9,981.17

# UNITED STATES FIDELITY AND GUARANTY COMPANY.

BALTIMORE, MD.

Incorporated March 19, 1896. Commenced business August 1, 1896.

JOHN R. BLAND, *President.*GEORGE R. CALLIS, *Secretary.*


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 Cash Capital..... \$2,000,000.00

## INCOME.

Net cash received for premiums:—

Fidelity and surety..... \$3,295,583.53

Burglary and theft..... 287,231.36

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Total premiums received.....	\$3,582,814.89
Interest from all sources.....	101,684.22
Rents .....	34,880.34
Profit on sale or maturity of ledger assets.....	2,299.30
Surplus from sale of capital stock.....	120,000.00

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Total income.....	\$3,867,785.32
Ledger assets December 31, 1908.....	4,015,328.52
Increase of paid-up capital during the year.....	300,000.00

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Total .....	\$8,183,113.84
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## DISBURSEMENTS.

Net amount paid for claims:—

Fidelity and surety..... \$864,878.28

Burglary and theft..... 50,018.88

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 Total paid for losses..... \$914,897.16

Investigation and adjustment of claims:—

Fidelity and surety..... \$118,790.20

Burglary and theft..... 4,501.70

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 Total .....
 123,291.90 |

Commissions, less those on return premiums and reinsurance:—

Fidelity and surety..... \$569,237.53

Burglary and theft..... 62,765.43

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 Total .....
 632,002.96 |

Cash paid stockholders for interest or dividend.....	\$161,500.00
Compensation of officers and office employees.....	238,598.71
Salaries and expenses of agents.....	346,425.91
Inspections .....	10,506.78
Rents .....	63,411.89
Repairs and expenses on real estate.....	9,648.38
Taxes on real estate.....	8,581.67
Taxes, licenses and insurance department fees.....	79,307.75
Losses on sale or maturity of ledger assets.....	1,829.00
Decrease in book value of ledger assets.....	12,500.00
All other expenses.....	240,660.57
<hr/>	
Total disbursements.....	\$2,843,162.68
<hr/>	
Balance .....	\$5,339,951.16

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$463,850.00
Loans on mortgages of real estate (first liens).....	3,000.00
Loans on collateral securities.....	168,149.00
Book value of stocks and bonds.....	3,668,269.60
Cash in office and in bank.....	543,146.34

Gross uncollected premiums:—

	Written after Oct. 1.	Written before Oct. 1.
Fidelity and surety.....	\$319,464.76	\$40,097.21
Burglary and theft.....	29,419.69	506.12
<hr/>		
Totals .....	\$348,884.45	\$40,603.33

389,487.78

Other ledger assets.....	104,048.44
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Total ledger assets.....	\$5,339,951.16
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## OTHER ASSETS.

Interest due and accrued.....	48,354.24
Rents due and accrued.....	1,137.49
<hr/>	
Gross assets.....	\$5,389,442.89

## ITEMS NOT ADMITTED.

Uncollected premiums written before October, 1909....	\$40,603.33
Due for subscriptions written before October 1, 1909..	3,318.67
Book value of ledger assets over market value.....	131,634.33
<hr/>	
Total items not admitted.....	\$175,556.38
<hr/>	
Total admitted assets.....	\$5,213,886.51

## LIABILITIES.

Total unpaid claims.....	\$850,530.45
Total unearned premiums.....	1,691,947.55
Commissions and brokerage.....	68,156.84
Due and accrued for salaries, rent and incidental expenses....	10,000.00
Return premiums.....	14,193.59
Due for reinsurance.....	5,353.57
State, county and municipal taxes, due or accrued.....	42,252.27
All other liabilities.....	18,644.70
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Gross liabilities, except capital.....	\$2,701,078.97
Paid-up capital.....	\$2,000,000.00
Surplus over all liabilities.....	512,807.54
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Surplus as regards policy-holders.....	2,512,807.54
<hr/>	
Total liabilities.....	\$5,213,886.51

## EXHIBIT OF PREMIUMS.

	Fidelity and Surety.	Burglary and Theft.
In force December 31, 1908.....	\$2,642,894.10	\$356,692.25
Written or renewed during the year.....	3,429,647.64	303,064.23
<hr/>		<hr/>
Total .....	\$6,072,541.74	\$659,756.48
Deduct expirations and cancellations.....	3,006,921.31	304,313.90
<hr/>		<hr/>
In force at the end of the year.....	\$3,065,620.43	\$355,442.58
Deduct amount reinsured.....	70,710.44	19,624.54
<hr/>		<hr/>
Net premiums in force December 31, 1909..	\$2,944,909.99	\$335,818.04

## MISCELLANEOUS.

Premiums received since organization.....	\$21,490,113.20
Losses paid since organization.....	6,700,451.32
Cash dividends declared since organization.....	1,096,368.00
Company's stock owned by the directors at par value.....	464,100.00
Losses incurred during the year.....	797,956.68

## BUSINESS IN NEW HAMPSHIRE, 1909.

	Premiums received.	Losses paid.
Fidelity and surety.....	\$14,129.79	\$5,071.71
Burglary and theft.....	266.68	.....
	<hr/>	<hr/>
Totals .....	\$14,396.47	\$5,071.71

## UNITED STATES HEALTH AND ACCIDENT INSURANCE COMPANY.

SAGINAW, MICH.

Incorporated December 27, 1900.      Commenced business January 29, 1901.

J. B. PITCHER, *President.*

J. M. PITCHER, *Secretary.*

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Cash Capital..... \$300,000.00

### INCOME.

Net cash received for premiums.....	\$1,007,697.72
Interest from all sources.....	28,915.46
Profit on sale or maturity of ledger assets.....	385.00
Increase in book value of ledger assets.....	7,972.30
Policy fees required or represented by applications.....	150,010.00
All other sources.....	582.59
	<hr/>
Total income.....	\$1,195,563.07
Ledger assets December 31, 1908.....	707,443.82
	<hr/>
Total .....	\$1,903,006.89

## DISBURSEMENTS.

Net amount paid for claims.....	\$404,574.03
Investigation and adjustment of claims.....	1,747.86
Commissions, less those on return premiums and reinsurance..	222,239.94
Cash paid stockholders for interest or dividend.....	36,000.00
Compensation of officers and office employees.....	75,194.09
Salaries and expenses of agents.....	61,760.62
Medical examiners' fees and salaries.....	3,658.58
Inspections .....	455.00
Rents .....	21,537.14
Repairs and expenses on real estate.....	230.86
Taxes, licenses and insurance department fees.....	22,502.61
Policy fees retained by agents.....	150,010.00
Losses on sale or maturity of ledger assets.....	9,350.00
Decrease in book value of ledger assets.....	6,169.78
All other expenses.....	45,245.90
Total disbursements.....	<u>\$1,060,676.41</u>
Balance .....	<u>\$842,330.48</u>

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$7,000.00
Book value of stocks and bonds.....	717,879.94
Cash in office and in bank.....	37,657.39
Gross premiums in course of collection.....	79,793.15
Total ledger assets.....	<u>\$842,330.48</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	12,844.27
Market value of stocks and bonds over book value.....	6,305.88
Gross assets .....	<u>\$861,480.63</u>

## LIABILITIES.

Total unpaid claims.....	\$62,427.69
Total unearned premiums.....	94,737.28
Commissions and brokerage.....	27,180.59

Due and accrued for salaries, rent and incidental expenses....	\$4,000.00
Due for reinsurance.....	118.23
State, county and municipal taxes, due or accrued.....	18,663.16
Advance premiums.....	13,161.27
	<hr/>
Gross liabilities, except capital.....	\$220,288.22
Paid-up capital .....	\$300,000.00
Surplus over all liabilities.....	341,192.41
	<hr/>
Surplus as regards policy-holders.....	641,192.41
	<hr/>
Total liabilities.....	\$861,480.63
	<hr/>

## EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1908.....	\$174,290.78
Written or renewed during the year.....	1,064,888.74
	<hr/>
Total .....	\$1,239,179.52
Deduct expirations and cancellations.....	1,050,704.96
	<hr/>
In force at the end of the year.....	\$189,474.56
Deduct amount reinsured.....	.....
	<hr/>
Net premiums in force December 31, 1909.....	\$189,474.56
	<hr/>

## MISCELLANEOUS.

Premiums received since organization.....	\$5,613,388.98
Losses paid since organization.....	3,200,136.41
Cash dividends declared since organization.....	286,000.00
Stock dividends declared since organization.....	100,000.00
Company's stock owned by the directors at par value.....	198,500.00
Losses incurred during the year.....	411,396.85

## BUSINESS IN NEW HAMPSHIRE, 1909.

Accident and health premiums received.....	\$27,355.60
Losses paid.....	10,220.48



# LIFE INSURANCE COMPANIES

## OF OTHER STATES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH  
ABSTRACTS OF ANNUAL STATEMENTS, SHOWING THEIR  
STANDING AND CONDITION ON THE 31ST DAY  
OF DECEMBER, 1909.

# ETNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1820.

Commenced business October, 1850.

MORGAN G. BULKELEY, *President*.

C. E. GILBERT, *Secretary*.

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Paid-up Capital, \$2,000,000.00

## INCOME.

First year's premiums on original policies.....	\$981,631.44
Surrender values applied to pay first year's premiums.....	18,647.80
<hr/>	
Total first year's premiums on original policies.....	\$1,000,279.24
Dividends applied to purchase paid-up additions and annuities.....	2,902.35
Surrender values applied for paid-up insurance and annuities..	365,117.97
Consideration for life annuities.....	88,686.25
Consideration for supplementary contracts.....	5,000.00
(Total new premiums, \$1,461,985.81.)	
Renewal premiums.....	8,754,596.57
Dividends applied to pay renewal premiums.....	329,715.25
Surrender values applied to pay renewal premiums.....	997.71
(Total renewal premiums, \$9,085,309.53.)	
<hr/>	
Total premium income.....	\$10,547,295.34
Consideration for supplementary contracts.....	50,668.00
Dividends left with company at interest.....	161,848.60
Interest from all sources.....	3,935,600.38
Discount on claims paid in advance.....	2,155.77
Rents, including \$32,500 for own use.....	47,309.52
(Total interest and rent, \$3,985,065.67.)	
Profit on sale or maturity of ledger assets.....	35,960.58
Increase in book value of ledger assets.....	5,199.85
<hr/>	
Total income.....	\$14,786,038.04
Net or ledger assets December 31, 1908.....	83,725,042.46
<hr/>	
Total .....	\$98,511,080.50

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$6,285,467.44
Annuities involving life contingencies.....	21,461.72
Premium notes voided by lapse.....	994.46
Surrender values paid in cash.....	1,340,301.50
Surrender values applied to pay new premiums.....	18,647.80
Surrender values applied to pay renewal premiums.....	997.71
Surrender values applied for paid-up insurance and annuities.....	365,117.97
Dividends paid policy-holders in cash.....	340,546.39
Dividends applied to pay renewal premiums.....	329,715.25
Dividends applied to purchase paid-up additions and annuities.....	2,902.35
Dividends left with company at interest.....	161,848.60
<hr/>	
Total paid policy-holders.....	\$8,868,001.19
Claims on supplementary contracts.....	27,109.10
Dividends held in deposit surrendered during year.....	201,903.72
Dividends to stockholders.....	200,000.00
Commissions and bonuses paid to agents.....	868,322.52
Commuting commissions.....	10,019.86
Salaries and allowances to managers and agents.....	88,845.76
Agency supervision, traveling and all other agency expenses..	49,267.23
Medical examiners' fees and inspections.....	93,360.25
Salaries of officers and home office employees.....	298,137.61
Rent, including \$25,000 for own use.....	71,924.95
Insurance taxes, licenses and department fees.....	397,212.08
Taxes on real estate.....	11,114.35
Real estate expenses (except taxes).....	39,029.18
Loss on sales or maturity of ledger assets.....	3,910.00
Decrease in book value of ledger assets.....	93,912.58
All other disbursements.....	189,913.60
<hr/>	
Total disbursements.....	\$11,511,983.98
<hr/>	
Balance .....	\$86,999,096.52

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$608,832.63
Loans on mortgages of real estate.....	44,955,880.06
Loans on collateral securities.....	1,231,104.84
Loans on company's policies as collateral.....	7,597,367.00

Premium notes on policies in force.....	\$209,308.97
Book value of stocks and bonds.....	28,601,433.28
Cash in trust companies and banks on interest.....	2,283,786.97
Cash in company's office, \$15,142.60; in banks, \$1,439,247.15..	1,454,389.75
Bills receivable.....	22,705.95
Agents' balances.....	34,287.07

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Total ledger assets, as per balance.....\$86,999,093.52

## OTHER ASSETS.

Interest due and accrued.....	1,702,629.27
Rents due and accrued.....	275.00
Market value of stocks and bonds over book.....	2,122,229.16

	New Business.	Renewals.
Premiums due and unreported on policies in force .....	\$8,594.45	\$749,109.34
Deferred premiums on policies in force...	47,583.82	388,872.34
Total .....	\$56,178.27	\$1,137,981.68
Deduct average loading.....	9,367.86	211,765.86
	\$46,810.41	\$926,215.82

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Net amount of uncollected and deferred premiums..... 973,026.23

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Gross assets.....\$91,797,256.18

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$41,955.66
Bills receivable.....	22,705.95
Premium obligations in excess of net value of their policies .....	461.58

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Total items not admitted..... 65,123.19

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Total admitted assets, life department.....\$91,732,132.99

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Total admitted assets, accident department..... 5,495,475.00

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Total admitted assets.....\$97,227,607.99

## LIABILITIES.

Net reinsurance reserve.....	\$80,924,344.00
Present value of supplementary contracts.....	270,553.00
Surrender values claimable on terminated policies.....	7,687.34

Death losses in process of adjustment.....	\$108,909.00
Death losses reported, no proofs received.....	82,602.00
Matured endowments due and unpaid.....	55,949.00
Death losses and other policy claims resisted.....	41,873.00
Due and unpaid on annuity claims.....	64.41
<hr/>	
Total policy claims.....	\$289,397.41
Dividends left with company at interest.....	448,756.70
Premiums paid in advance.....	29,721.64
Unearned interest and rent.....	208,303.78
Commissions due on premium notes.....	3,163.61
Commissions to agents, due or accrued.....	14,332.59
Cost of collection of unpaid premiums, overloading.....	10,875.47
State, county and municipal taxes, due or accrued.....	411,072.13
Due for taxes, fees, salaries, expenses, etc.....	6,343.81
Medical examiners' fees.....	9,473.00
Dividends or other profits due policy-holders.....	85,865.55
Dividends declared on deferred dividend policies payable during 1910.....	180,708.99
Amount held awaiting apportionment on deferred dividend policies.....	264,575.30
Special reserve under renewable term contract.....	592,290.00
<hr/>	
Total liabilities, life department.....	\$83,757,464.32
Total liabilities, accident department.....	3,830,912.46
Paid-up capital.....	2,000,000.00
Unassigned funds (surplus).....	7,639,231.21
<hr/>	
Total liabilities.....	\$97,227,607.99
<hr/>	

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$235,429.73
Premium notes received during the year.....	12,936.54
<hr/>	
Total .....	\$248,366.27
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$21,283.09
Purchase of surrendered policies.....	1,616.03
Voided by lapse.....	1,235.91

Payment of dividends to policy-holders.....	\$5,274.34
Redeemed by maker in cash.....	9,647.23
Total reduction .....	<u>\$39,057.30</u>
Balance of note assets December 31, 1909.....	<u>\$209,308.97</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	28,155	\$44,041,257.00
Endowment policies.....	111,125	194,586,742.00
All other policies.....	20,965	41,036,704.00
Reversionary additions.....	.....	523.74

## POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	903	5,741,850.00
Endowment policies.....	8,855	16,030,512.00
All other policies.....	8,949	12,107,375.00

## OLD POLICIES REVIVED.

Whole life policies .....	11	39,015.00
Endowment policies.....	66	151,059.00
All other policies.....	30	87,000.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies.....	.....	14,666.00
Endowment policies.....	.....	44,448.00
All other policies.....	.....	1,000.00
Reversionary additions.....	.....	3,940.39

Total number and amount.....	179,059	\$313,886,092.13
Deduct policies ceased to be in force.....	13,490	20,362,859.27

Total in force December 31, 1909.....	165,560	<u>\$293,523,232.86</u>
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	27,942	\$47,983,169.00
Endowment .....	113,131	198,077,846.00
All other.....	24,487	47,457,896.00
Reversionary additions.....	.....	4,321.86
	165,560	<u>\$293,523,232.86</u>

## TERMINATED AS FOLLOWS:

By death.....	1,972	\$3,650,179.00
maturity .....	1,790	2,642,193.00
expiry .....	4,015	1,324,971.00
surrender .....	2,418	5,042,588.27
lapse .....	3,302	6,826,576.00
change and decrease.....	2	876,352.00
	<hr/>	<hr/>
Total .....	13,499	\$20,362,859.27
	<hr/>	<hr/>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	1,263	\$1,850,471.18
Policies issued during year.....	98	147,802.60
	<hr/>	<hr/>
Total .....	1,361	\$1,998,273.78
Deduct policies ceased to be in force.....	88	124,115.00
	<hr/>	<hr/>
In force in New Hampshire, Dec. 31, 1909..	1,273	\$1,874,158.78
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31 of previous year	1	\$400.00
Losses incurred during year.....	25	35,638.00
	<hr/>	<hr/>
Total .....	26	\$36,038.00
	<hr/>	<hr/>
Losses and claims paid during year.....	24	\$34,638.00
Losses and claims unpaid December 31, 1909..	2	1,400.00
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$64,407.73



## COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 5, 1902. Commenced business September 11, 1902.

ARTHUR E. CHILDS, *President*.WILLIAM H. BROWN, *Secretary*.

Paid-up Capital, \$1,000,000.00

## INCOME.

First year's premiums on original policies.....	\$197,237.12
Surrender values applied to pay first year's premiums.....	299.71
<hr/>	
Total first year's premiums on original policies.....	\$197,536.83
Dividends applied to purchase paid-up additions and annuities	1,970.78
Surrender values applied for paid-up insurance and annuities	26,933.89
(Total new premiums, \$226,471.50.)	
Renewal premiums.....	1,020,287.08
Dividends applied to pay renewal premiums.....	47,788.41
Surrender values applied to pay renewal premiums.....	1,699.55
Renewal premiums for deferred annuities.....	726.70
(Total renewal premiums, \$1,070,501.74.)	
<hr/>	
Total premium income.....	\$1,296,973.24
Interest from all sources.....	208,162.64
Profit on sale or maturity of ledger assets.....	3,144.87
Increase in book value of ledger assets.....	3,165.45
All other sources.....	50.15
<hr/>	
Total income, life department.....	\$1,511,496.35
Total income, accident department.....	89,693.27
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Total income.....	\$1,601,189.62
Net or ledger assets December 31, 1908.....	4,670,564.79
<hr/>	
Total .....	\$3,271,754.41

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$266,475.64
Annuities involving life contingencies.....	514.60
Premium notes voided by lapse.....	8,750.41
Surrender values paid in cash.....	151,533.50
Surrender values applied to pay new premiums.....	299.71
Surrender values applied to pay renewal premiums.....	1,699.55
Surrender values applied for paid-up insurance and annuities.....	26,963.89
Dividends paid policy-holders in cash.....	8,642.29
Dividends applied to pay renewal premiums.....	47,788.41
Dividends applied to purchase paid-up additions and annuities.....	1,970.78

Total paid policy-holders.....	\$514,638.78
Claims on supplementary contracts.....	1,000.00
Dividends to stockholders.....	70,000.00
Commissions and bonuses paid to agents.....	86,966.07
Salaries and allowances to managers and agents.....	98,391.76
Agency supervision, traveling and all other agency expenses.....	6,240.00
Medical examiners' fees and inspections.....	18,983.29
Salaries of officers and home office employees.....	95,259.63
Rent .....	35,489.58
Insurance taxes, licenses and department fees.....	19,452.49
Decrease in book value of ledger assets.....	7,094.43
All other disbursements.....	78,143.25

Total disbursements, life department.....	\$1,031,659.28
Total disbursements, accident department.....	86,298.51

Total disbursements.....	\$1,117,957.79
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Balance .....	\$5,153,796.62
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate.....	\$1,464,850.00
Loans on company's policies as collateral.....	437,910.03
Premium notes on policies in force.....	98,665.02
Book value of stocks and bonds.....	2,819,206.57
Cash in trust companies and banks on interest.....	192,342.44
Cash in company's office, \$4,218.92; in bank, \$16,020.63....	20,239.55
Bills receivable.....	48,370.65

Agents' balances .....	\$59,952.98
Suspense account.....	1,658.52
Contingent funds.....	278.66
Accident and health premiums in course of collection.....	10,322.20

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Total ledger assets, as per balance..... \$5,153,796.62

## OTHER ASSETS.

Interest due and accrued.....	40,183.01
Reinsurance due from other companies.....	25,314.46

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$17,534.20	\$91,397.45
Deferred premiums on policies in force...	11,570.02	57,727.25
Total .....	\$29,104.22	\$149,124.70
Deduct average loading.....	5,384.28	27,687.74
	<hr/> \$23,719.94	<hr/> \$121,436.96

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Net amount of uncollected and deferred premiums..... 145,156.90

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Gross assets..... \$5,364,450.99

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$60,365.17
Bills receivable.....	48,370.65
Suspense account.....	1,658.52
Contingent funds.....	278.66
Accident and health premiums prior to Oct. 1, 1909...	131.50
Book value of ledger assets over market.....	65,455.57
Premium obligations in excess of net value of their policies	18,253.02
Deposited in suspended banks.....	744.29

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Total items not admitted..... 195,257.38

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Total admitted assets..... \$5,169,193.61

## LIABILITIES.

Net reinsurance reserve.....	\$3,479,708.00
Present value of supplementary contracts.....	16,418.00
Surrender values claimable on terminated policies.....	2,936.70

Death losses due and unpaid.....	\$66,970.73
Death losses in process of adjustment.....	5,328.60
Death losses reported, no proofs received.....	12,025.00
Death losses and other policy claims resisted.....	12,960.50
<hr/>	
Total policy claims .....	\$97,284.83
Premiums paid in advance.....	5,148.60
Unearned interest and rent.....	5,803.93
Medical examiners' and legal fees due or accrued.....	2,380.67
State, county and municipal taxes, due or accrued.....	8,617.41
Due for taxes, fees, salaries, expenses, etc.....	7,549.73
Balance from sale at foreclosure.....	3,733.03
Dividends or other profits due policy-holders.....	9,749.96
<hr/>	
Total liabilities, life department.....	\$3,639,370.89
Total liabilities, accident department.....	59,705.85
<hr/>	
Total .....	\$3,699,076.74
Paid-up capital.....	1,000,000.00
Unassigned funds (surplus).....	506,686.44
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Total liabilities.....	\$5,205,763.18
<hr/> <hr/>	

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$72,416.24
Premium notes received during the year.....	230,833.33
Restored by revival of policies.....	1,632.36
<hr/>	
Total .....	\$304,881.93
Deductions during the year, as follows:—Notes, loans or lens used in—	
Payment of losses and claims.....	\$158.03
Purchase of surrendered policies.....	467.11
Voided by lapse.....	10,382.77
Payment of dividends to policy-holders.....	2,045.39
Redeemed by maker in cash.....	148,292.96
<hr/>	
Total reduction.....	161,346.26
<hr/>	
Balance of note assets December 31, 1909.....	\$143,535.67
<hr/> <hr/>	

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	6,792	\$26,084,411.50
Endowment policies.....	2,328	5,954,813.50
All other policies.....	585	2,314,565.00
Reversionary additions.....	.....	1,185.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,280	5,653,699.00
Endowment policies.....	390	717,132.00
All other policies.....	389	1,648,856.00
Reversionary additions.....	.....	3,854.00

## OLD POLICIES REVIVED.

Whole life policies.....	30	84,160.00
Endowment policies.....	16	30,500.00
All other policies.....	3	13,000.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies.....	.....	83,875.00
Endowment policies.....	.....	7,459.00

Total number and amount.....	12,813	\$42,597,510.00
Deduct policies ceased to be in force.....	1,606	5,740,763.30

Total in force December 31, 1909.....	11,207	\$36,856,746.70
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	7,957	\$27,497,988.50
Endowment .....	2,433	5,936,967.20
All other.....	817	3,416,752.00
Reversionary additions.....	.....	5,039.00
	11,207	\$36,856,746.70

Industrial policies in force December 31, 1909..	3,223	\$473,596.00
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## TERMINATED AS FOLLOWS:

By death.....	84	\$310,789.67
expiry .....	1	3,000.00

By surrender .....	496	\$2,156,458.50
lapse .....	1,025	2,595,183.00
change and decrease.....	.....	675,332.13
		<hr/>
Total .....	1,606	\$5,740,763.30
		<hr/>

## BUSINESS IN NEW HAMPSHIRE.

## (ORDINARY.)

Policies in force December 31 of previous year..	229	\$503,153.50
Policies issued during year.....	34	39,736.00
		<hr/>
Total .....	263	\$542,889.50
Deduct policies ceased to be in force.....	30	74,741.50
		<hr/>
In force in New Hampshire, Dec. 31, 1909.	233	\$468,148.00
		<hr/>
Losses incurred during year.....	1	\$25.00
Losses and claims unpaid December 31, 1909...	1	25.00
		<hr/>
Premiums collected or secured without deductions.....		\$20,210.69
		<hr/>

## BUSINESS IN NEW HAMPSHIRE.

## (INDUSTRIAL.)

Policies in force December 31 of previous year..	278	\$36,757.45
Policies issued during year.....	.....	.....
		<hr/>
Total .....	278	\$36,757.45
Deduct policies ceased to be in force.....	36	4,748.00
		<hr/>
In force in New Hampshire, Dec. 31, 1909..	242	\$32,009.45
		<hr/>
Losses incurred and paid during year.....	3	\$383.00
		<hr/>
Premiums collected or secured without deductions.....		\$1,695.40
		<hr/>

## CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1865.

Commenced business October, 1865.

ROBERT W. HUNTINGTON, JR., *President*. GEORGE E. BULKLEY, *Secretary*.

Paid-up Capital, \$150,000.00

## INCOME.

First year's premiums on original policies.....	\$208,332.87
Surrender values applied to pay first year's premiums.....	1,710.65
<hr/>	
Total first year's premiums on original policies.....	\$211,043.52
Dividends applied to purchase paid-up additions and endow- ments .....	17,677.00
Surrender values applied for paid-up insurance.....	14,054.03
Consideration for life annuities.....	1,426.61
(Total new premiums, \$244,201.16.)	
Renewal premiums.....	1,150,933.75
Dividends applied to pay renewal premiums.....	59,772.43
Dividends applied to shorten the premium paying period....	411.14
Surrender values applied to pay renewal premiums.....	2,500.32
(Total renewal premiums, \$1,213,617.64.)	
<hr/>	
Total premium income.....	\$1,457,818.80
Dividends left with company at interest.....	4,353.99
Interest from all sources.....	385,266.01
Discount on claims paid in advance.....	58.01
Rents, including \$5,000 for own use.....	22,711.60
(Total interest and rent, \$408,035.62.)	
Profit on sale or maturity of ledger assets.....	3,121.54
Increase in book value of ledger assets.....	1,532.00
All other sources.....	708.50
<hr/>	
Total income.....	\$1,875,570.45
Net or ledger assets December 31, 1908.....	7,658,580.23
<hr/>	
Total .....	\$9,534,150.68



## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$438,702.30
Annuities involving life contingencies.....	3,377.90
Surrender values paid in cash.....	128,854.54
Surrender values applied to pay new premiums.....	1,710.65
Surrender values applied to pay renewal premiums.....	2,500.32
Surrender values applied for paid-up insurance.....	14,054.03
Dividends paid policy-holders in cash.....	17,990.56
Dividends applied to pay renewal premiums.....	59,772.43
Dividends applied to shorten the premium paying period....	411.14
Dividends applied to purchase paid-up additions and annuities	17,677.00
Dividends left with company at interest.....	4,353.99

Total paid policy-holders.....	\$689,404.86
Claims on supplementary contracts.....	265.00
Dividends held on deposit surrendered during year.....	537.78
Dividends to stockholders.....	13,500.00
Commissions and bonuses paid to agents.....	167,668.58
Commuting commissions.....	100.00
Salaries and allowances to managers and agents.....	21,200.00
Agency supervision, traveling and all other agency expenses	3,076.19
Medical examiners' fees and inspections.....	12,411.13
Salaries of officers and home office employees.....	57,039.81
Rent, including \$5,000 for own use.....	5,000.00
Insurance taxes, licenses and department fees.....	21,570.23
Taxes on real estate.....	10,981.73
Real estate expenses (except taxes).....	3,240.42
Loss on sales or maturity of ledger assets.....	375.24
Decrease in book value of ledger assets.....	6,201.79
All other disbursements.....	15,509.77

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Total disbursements.....	\$1,028,082.53
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Balance .....	\$8,506,068.15
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$276,200.00
Loans on mortgages of real estate.....	4,550,636.69

Loans on company's policies as collateral.....	\$895,978.21
Premium notes on policies in force.....	69,652.64
Book value of stocks and bonds.....	2,542,339.17
Cash in trust companies and banks on interest.....	169,933.60
Cash in company's office, \$1,196.03.....	1,196.03
Agents' balances.....	131.81

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Total ledger assets, as per balance..... \$8,506,068.15

## OTHER ASSETS.

Interest due and accrued.....	145,957.98
Rents due and accrued.....	36.25

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$4,304.46	\$57,033.53
Deferred premiums on policies in force..	24,620.61	181,079.19
Total .....	\$28,925.07	\$238,112.72
Deduct average loading.....	5,356.83	40,719.30
	<u>\$23,568.24</u>	<u>\$197,393.42</u>

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Net amount of uncollected and deferred premiums..... 220,961.66

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Gross assets..... \$8,873,024.04

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$196.81
Premium obligations in excess of net value of their policies	1,124.35

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Total items not admitted..... 1,321.16

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Total admitted assets..... \$8,871,702.88

## LIABILITIES.

Net reinsurance reserve.....	\$7,769,367.00
Surrender values claimable on terminated policies.....	4,041.50
Death losses reported, no proofs received.....	\$21,184.00
Matured endowments due and unpaid.....	1,348.00
Total policy claims.....	22,532.00
Dividends left with company at interest.....	9,928.59

Premiums paid in advance.....	\$5,452.22
Unearned interest and rent.....	6,936.69
State, county and municipal taxes, due or accrued.....	27,976.23
Due for taxes, fees, salaries, expenses, etc.....	2,333.36
Unpaid dividends to stockholders.....	7,500.00
Dividends or other profits due policy-holders.....	10,832.19
Dividends declared on deferred dividend policies payable during 1910.....	86,356.61
Liability for surrender values in excess of reserve.....	8,822.55
	<hr/>
	\$7,962,078.94
Paid-up capital.....	150,000.00
Unassigned funds (surplus).....	759,623.94
	<hr/>
Total liabilities.....	\$8,871,702.88
	<hr/>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$56,370.23
Premium notes received during the year.....	28,400.45
Restored by revival of policies.....	63.50
	<hr/>
Total .....	\$84,834.18
Deductions during the year, as follows:—Notes, loans or liens used in—	
Purchase of surrendered policies.....	\$2,559.51
Payment of dividends to policy-holders.....	174.50
Redeemed by maker in cash.....	12,447.53
	<hr/>
Total reduction.....	15,181.54
	<hr/>
Balance of note assets December 31, 1909.....	\$69,652.64
	<hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	12,021	\$21,043,536.35
Endowment policies.....	9,999	12,828,037.00
All other policies.....	1,707	5,918,899.00
Reversionary additions.....	.....*	78,792.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	1,631	\$4,151,299.00
Endowment policies.....	918	1,192,614.00
All other policies.....	545	2,300,364.00
Reversionary additions.....		26,606.00

## OLD POLICIES REVIVED.

Whole life policies.....	25	62,700.00
Endowment policies.....	21	34,000.00
All other policies.....	6	18,000.00
Reversionary additions.....		254.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies.....	3	11,500.00
Endowment policies.....		2,005.00
All other policies.....	3	3,400.00

Total number and amount.....	26,879	\$47,672,006.35
Deduct policies ceased to be in force.....	1,417	3,103,342.60

Total in force December 31, 1909.....	25,462	\$44,568,663.75
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	15,160	\$24,282,114.35
Endowment.....	10,362	13,288,514.00
All other.....	1,940	6,896,558.40
Reversionary additions.....		101,477.00
	25,462	\$44,568,663.75

## TERMINATED AS FOLLOWS:

By death.....	167	\$289,012.00
maturity.....	177	200,098.00
expiry.....	69	128,933.00
surrender.....	375	582,022.00
lapse.....	629	1,649,978.00
change and decrease.....		253,299.60
Total.....	1,417	\$3,103,342.60

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	1,336	\$1,570,052.00
Policies issued during year.....	181	242,122.00
		<hr/>
Total .....	1,517	\$1,812,174.00
Deduct policies ceased to be in force.....	97	129,063.00
		<hr/>
In force in New Hampshire, Dec. 31, 1909.	1,420	\$1,683,111.00
		<hr/>
Losses and claims unpaid Dec. 31 of previous year	1	\$1,000.00
Losses incurred during year.....	17	15,156.00
		<hr/>
Total .....	18	\$16,156.00
		<hr/>
Losses and claims paid during year.....	18	\$16,156.00
		<hr/>
Premiums collected or secured without deductions.....		\$59,646.71

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 15, 1846.

Commenced business December 15, 1846.

JOHN M. TAYLOR, *President*.WILLIAM H. DEMING, *Secretary*.

## INCOME.

First year's premiums on original policies.....	\$543,926.42
Surrender values applied to pay first year's premiums.....	1,196.31
<hr/>	
Total first year's premiums on original policies.....	\$545,122.73
Dividends applied to purchase paid-up additions and annuities.	892.71
Surrender values applied for paid-up insurance and annuities.	46,811.50
Consideration for life annuities.....	28,175.19
Consideration for supplementary contracts.....	398.25
(Total new premiums, \$621,400.38.)	

Renewal premiums .....	\$14,412,805.38
Dividends applied to pay renewal premiums.....	933,613.35
Surrender values applied to pay renewal premiums.....	3,000.55
(Total renewal premiums, \$5,349,419.28.)	

Total premium income.....	\$5,970,819.66
Consideration for supplementary contracts.....	2,010.88
Interest from all sources.....	2,706,789.25
Discount on claims paid in advance.....	4,503.19
Rents, including \$35,000 for own use.....	379,788.63
(Total interest and rent, \$3,091,081.07.)	
Profit on sale or maturity of ledger assets.....	68,477.16
Increase in book value of ledger assets.....	7,643.96
Suspense account.....	24,921.51
All other sources.....	1.88

Total income.....	\$9,164,956.12
Net or ledger assets December 31, 1908.....	66,033,326.29
Total .....	\$75,198,282.41

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$4,845,728.31
Annuities involving life contingencies.....	22,253.49
Premium notes voided by lapse.....	200.00
Surrender values paid in cash.....	733,893.99
Surrender values applied to pay new premiums.....	1,196.31
Surrender values applied to pay renewal premiums.....	3,000.55
Surrender values applied for paid-up insurance and annuities.	46,811.50
Dividends paid policy-holders in cash.....	320,009.84
Dividends applied to pay renewal premiums.....	933,613.35
Dividends applied to purchase paid-up additions and annuities	892.71

Total paid policy-holders.....	\$6,907,600.05
Claims on supplementary contracts.....	1,026.33
Commissions and bonuses paid to agents.....	507,774.39
Salaries and allowances to managers and agents.....	46,973.29
Agency supervision, traveling and all other agency expenses.	10,917.77
Medical examiners' fees and inspections.....	34,845.14
Salaries of officers and home office employees.....	196,031.41
Rent, including \$35,000 for own use.....	47,887.99
Insurance taxes, licenses and department fees.....	158,469.43

Taxes on real estate.....	\$123,777.83
Real estate expenses (except taxes).....	230,035.35
Loss on sales or maturity of ledger assets.....	242,009.47
Decrease in book value of ledger assets.....	149,354.27
All other disbursements.....	158,497.67
<hr/>	
Total disbursements.....	\$8,815,200.39
<hr/>	
Balance .....	\$66,383,082.02

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$6,418,990.15
Loans on mortgages of real estate.....	24,230,589.16
Loans on company's policies as collateral.....	3,933,493.00
Premium notes on policies in force.....	309,166.61
Book value of stocks and bonds.....	29,969,477.75
Cash in trust companies and banks on interest.....	790,201.57
Bills receivable.....	90.00
Agents' balances.....	733.17
Real estate sold under land contracts.....	730,340.61
<hr/>	
Total ledger assets, as per balance.....	\$66,383,082.02

#### OTHER ASSETS.

Interest due and accrued.....	1,059,549.03
Rents due and accrued.....	13,184.69
Market value of stocks and bonds over book.....	197,566.62

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$3,387.10	\$126,391.39
Deferred premiums on policies in force...	54,220.44	417,833.29
<hr/>		<hr/>
Total .....	\$57,607.54	\$544,224.68
Deduct average loading (20%).....	11,521.51	108,844.94
<hr/>		<hr/>
	\$46,086.03	\$435,379.74
<hr/>		<hr/>

Net amount of uncollected and deferred premiums..... 481,465.77

Gross assets..... \$68,134,848.13



## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$1,052.01
Premium obligations in excess of net value of their policies.....	1,651.04
Total items not admitted.....	<u>\$2,793.05</u>
Total admitted assets.....	\$68,132,055.08

## LIABILITIES.

Net reinsurance reserve.....	\$61,605,164.00
Present value of supplementary contracts.....	14,580.30
Surrender values claimable on terminated policies.....	145,628.00
Death losses due and unpaid.....	\$52,267.07
Death losses in process of adjustment.....	80,495.00
Death losses reported, no proofs received.....	106,995.00
Matured endowments due and unpaid.....	5,119.00
Death losses and other policy claims resisted.....	5,882.00
Due and unpaid on annuity claims.....	542.24
Total policy claims.....	<u>251,300.31</u>
Dividends left with company at interest.....	1,541,285.97
Premiums paid in advance.....	31,542.73
Unearned interest and rent.....	96,544.52
State, county and municipal taxes, due or accrued.....	60,000.00
Due for taxes, fees, salaries, expenses, etc.....	4,000.00
Dividends or other profits due policy-holders.....	84,119.03
Suspense account, unadjusted monthly payments on land contracts.....	<u>24,921.51</u>
	\$63,859,086.37
Unassigned funds (surplus).....	<u>4,272,968.71</u>
Total liabilities.....	<u>\$68,132,055.08</u>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$340,801.19
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$11,349.55
Purchase of surrendered policies.....	954.00

Voided by lapse.....	\$200.00	
Payment of dividends to policy-holders.....	15,879.04	
Redeemed by maker in cash.....	3,751.99	
	<hr/>	
Total reduction .....		\$31,634.58
		<hr/>
Balance of note assets December 31, 1909.....		\$309,166.61

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	60,520	\$145,674,753.00
Endowment policies.....	13,012	28,923,809.00
All other policies.....	1,354	3,896,115.00
Reversionary additions.....		120.48

## POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,929	7,972,418.00
Endowment policies.....	3,075	6,508,163.00
All other policies.....	309	793,500.00
Reversionary additions.....		1,578.73

## OLD POLICIES REVIVED.

Whole life policies.....	25	42,610.00
Endowment policies.....	9	27,500.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies.....	4	16,457.00
Endowment policies.....	3	8,614.00
All other policies.....	1	.....

Total number and amount.....	81,241	\$193,865,638.21
Deduct policies ceased to be in force.....	3,872	9,317,780.00
	<hr/>	<hr/>
Total in force December 31, 1909.....	77,369	\$184,547,858.21

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	60,631	\$146,788,057.00
Endowment .....	15,317	33,814,819.00
All other.....	1,421	3,943,283.00
Reversionary additions.....		1,699.21
	<u>77,369</u>	<u>\$184,547,858.21</u>

## TERMINATED AS FOLLOWS:

By death.....	1,744	\$4,469,677.00
maturity .....	148	291,323.70
expiry .....	2	14,284.30
surrender .....	911	1,745,313.00
lapse .....	1,067	2,158,935.00
change and decrease.....		638,247.00
Total .....	<u>3,872</u>	<u>\$9,317,780.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	737	\$1,334,244.00
Policies issued during year.....	88	153,483.00
Total .....	<u>825</u>	<u>\$1,487,727.00</u>
Deduct policies ceased to be in force.....	75	120,323.00
In force in New Hampshire, Dec. 31, 1909..	<u>750</u>	<u>\$1,367,404.00</u>
Losses and claims unpaid Dec. 31 of previous year	3	\$1,482.00
Losses incurred during year.....	18	28,744.00
Total .....	<u>21</u>	<u>\$30,226.00</u>
Losses and claims paid during year.....	19	\$29,744.00
Losses and claims unpaid December 31, 1909..	2	482.00
Premiums collected or secured without deductions.....		<u>\$50,997.49</u>

# EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK CITY.

Incorporated July 26, 1859.

Commenced business July 28, 1859.

PAUL MORTON, *President.*

WILLIAM ALEXANDER, *Secretary.*

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Paid-up Capital, \$100,000.00

## INCOME.

First year's premiums on original policies.....	\$3,772,125.55
Surrender values applied to pay first year's premiums.....	2,195.72

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Total first year's premiums on original policies.....	\$3,774,321.27
Dividends applied to purchase paid-up additions and annuities	863,794.98
Surrender values applied for paid-up insurance and annuities.	1,611,484.41
Consideration for life annuities.....	488,480.39
Consideration for supplementary contracts.....	170,771.70

(Total new premiums, \$6,908,852.75.)

Renewal premiums.....	45,457,787.84
Dividends applied to pay renewal premiums.....	829,190.81
Renewal premiums for deferred annuities.....	41,883.95
(Total renewal premiums, \$46,354,141.68.)	25,279.08

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Total premium income.....	\$53,262,994.43
Consideration for supplementary contracts.....	388,059.63
Dividends left with company at interest.....	40,500.87
Received from other companies for assuming their risks....	3,360.00
Interest from all sources.....	19,363,415.65
Discount on claims paid in advance.....	8,860.95
Rents, including \$322,606 for own use.....	1,466,127.00

(Total interest and rent, \$20,838,403.60.)

Profit on sale or maturity of ledger assets.....	531,288.00
Increase in book value of ledger assets.....	286,664.00
All other sources.....	491,820.78

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Total income.....	\$75,843,091.31
Net or ledger assets December 31, 1908.....	462,574,733.14

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Total .....

\$538,417,824.45

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$26,423,873.08
Annuities involving life contingencies.....	1,124,337.91
Surrender values paid in cash.....	12,742,949.48
Surrender values applied to pay new premiums.....	2,195.72
Surrender values applied to pay renewal premiums.....	41,883.95
Surrender values applied for paid-up insurance and annuities..	1,611,484.41
Dividends paid policy-holders in cash.....	7,875,553.42
Dividends applied to pay renewal premiums.....	829,190.81
Dividends applied to purchase paid-up additions and annuities	863,794.98
Dividends left with company at interest.....	40,500.87

Total paid policy-holders.....	\$51,555,764.63
Claims on supplementary contracts.....	160,814.41
Dividends held on deposit surrendered during year.....	1,461.43
Dividends to stockholders.....	7,000.00
Commissions and bonuses paid to agents.....	4,581,851.94
Commuting commissions.....	288,184.35
Salaries and allowances to managers and agents.....	1,358,549.33
Agency supervision, traveling and all other agency expenses..	192,853.40
Medical examiners' fees and inspections.....	321,287.73
Salaries of officers and home office employees.....	1,454,550.83
Rent, including \$264,868.03 for own use.....	294,868.03
Insurance taxes, licenses and department fees.....	637,560.35
Taxes on real estate.....	323,095.49
Real estate expenses (except taxes).....	382,292.95
Loss on sales or maturity of ledger assets.....	10,478.00
Decrease in book value of ledger assets.....	352,851.00
All other disbursements.....	665,978.34

Total disbursements.....	\$62,589,442.21
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Balance .....	\$475,828,382.24
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$27,720,577.84
Loans on mortgages of real estate.....	97,532,648.03
Loans on collateral securities.....	1,063,500.00
Loans on company's policies as collateral.....	59,954,933.10

Book value of stocks and bonds.....	\$274,767,278.00
Cash in trust companies and banks on interest.....	10,598,393.51
Cash in company's office, \$30,573.34; in bank, \$310,142.00..	340,715.34
Cash in transit.....	842,898.76
Bills receivable.....	14,504.90
Agents' balances.....	2,992,932.76

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Total ledger assets, as per balance.....\$475,828,382.24

## OTHER ASSETS.

Interest due and accrued.....	3,773,141.18
Rents due and accrued.....	318,615.67
Market value of real estate over book.....	923,500.00
Reinsurance due from other companies.....	200,000.00

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$22,670.97	\$3,910,487.04
Deferred premiums on policies in force..	147,993.47	2,437,032.35
Total .....	\$170,664.44	\$6,347,519.39
Deduct average loading.....	39,986.68	1,487,223.79
	<u>\$130,677.76</u>	<u>\$4,860,295.60</u>

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Net amount of uncollected and deferred premiums..... 4,990,973.36

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Gross assets:.....\$486,034,612.45

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$3,037,683.00
Bills receivable.....	14,504.90
Supplies, printed matter, and stationery.....	30,275.29
Book value of ledger assets over market.....	3,051,730.05

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Total items not admitted..... 6,134,193.24

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Total admitted assets.....\$479,900,419.21

## LIABILITIES.

Net reinsurance reserve.....	\$390,101,910.00
Present value of supplementary contracts.....	1,957,977.00
Surrender values claimable on terminated policies.....	56,707.37
Death losses due and unpaid.....	\$53,269.40
Death losses in process of adjustment.....	199,429.87
Death losses reported, no proofs received.....	2,167,408.78
Matured endowments due and unpaid.....	547,087.00
Death losses and other policy claims resisted.....	169,395.72
Due and unpaid on annuity claims.....	59,694.68
Total policy claims.....	3,196,285.45
Due and unpaid on supplementary contracts.....	750.00
Dividends left with company at interest.....	54,977.43
Premiums paid in advance.....	298,284.01
Unearned interest and rent.....	1,558,968.97
Commissions to agents, due or accrued.....	84,262.78
State, county and municipal taxes, due or accrued.....	766,859.17
Due for taxes, fees, salaries, expenses, etc.....	210,332.00
Dividends or other profits due policy-holders.....	935,726.23
Dividends payable to policy-holders during 1910.....	1,820,039.00
Dividends declared on deferred dividend policies payable during 1910.....	9,169,077.00
Amount set apart or held awaiting apportionment on deferred dividend policies.....	59,820,266.00
Deposits by policy-holders not applied or withdrawn.....	275,581.74
	\$470,308,004.15
Paid-up capital.....	100,000.00
Unassigned funds (surplus)*.....	9,492,415.06
Total liabilities.....	\$479,900,419.21

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	350,511	\$927,138,397.00
Endowment policies.....	141,392	335,952,694.00

\*For purposes of comparison with preceding year, the sum of \$70,809,382, set apart for dividends, should be added to the surplus above shown.



1909]

## OF OTHER STATES.

511

All other policies.....	16,393	\$56,549,739.00
Reversionary additions.....	.....	6,837,710.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	24,477	74,623,418.00
Endowment policies.....	7,070	13,890,964.00
All other policies.....	5,094	18,576,491.00
Reversionary additions.....	.....	1,173,112.00

## OLD POLICIES REVIVED.

Whole life policies .....	396	1,073,060.00
Endowment policies.....	209	494,934.00
All other policies.....	18	235,600.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies.....	.....	491,537.00
Endowment policies.....	.....	245,452.00
All other policies.....	.....	138,448.00

Total number and amount:.....	545,560	\$1,437,421,556.00
Deduct policies ceased to be in force.....	32,232	102,073,577.00

Total in force December 31, 1909..... 513,328 \$1,335,347,979.00

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	354,720	\$939,025,636.00
Endowment .....	139,905	326,390,704.00
All other.....	18,703	62,535,955.00
Reversionary additions.....	.....	7,395,684.00
	513,328	\$1,335,347,979.00

## TERMINATED AS FOLLOWS:

By death.....	6,289	\$20,962,119.00
maturity .....	1,965	6,149,565.00
expiry .....	577	2,850,695.00
surrender .....	15,789	42,286,684.00

By lapse .....	7,612	\$21,479,951.00
change and decrease.....	.....	8,344,563.00
Total .....	32,232	\$102,073,577.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	1,298	\$2,301,805.00
Policies issued during year.....	87	107,549.00
Total .....	1,385	\$2,409,354.00
Deduct policies ceased to be in force.....	63	178,771.00
In force in New Hampshire, Dec. 31, 1909....	1,322	\$2,230,583.00
Losses and claims unpaid Dec. 31 of previous year	1	\$1,038.07
Losses incurred during year.....	11	13,600.00
Total .....	12	\$14,638.07
Losses and claims paid during year.....	9	\$10,638.07
Losses and claims unpaid December 31, 1909..	3	4,000.00
Premiums collected or secured without deductions.....		\$90,802.12

## FIDELITY MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated December 2, 1878. Commenced business January 1, 1879.

L. G. FOUSE, *President*.W. S. CAMPBELL, *Secretary*.

## INCOME.

First year's premiums on original policies.....	\$549,135.00
Surrender values applied to pay first year's premiums.....	182.50
Total first year's premiums on original policies.....	\$549,317.50

Dividends applied to purchase paid-up additions and annuities	\$22,931.37
Surrender values applied for paid-up insurance and annuities.	50,164.00
Consideration for life annuities.....	7,189.24
(Total new premiums, \$629,602.11.)	
Renewal premiums.....	3,959,571.40
Dividends applied to pay renewal premiums.....	97,448.82
Dividends applied to shorten premium paying period.....	3,910.43
Surrender values applied to pay renewal premiums.....	3,025.38
Renewal premiums for deferred annuities.....	2,448.02
(Total renewal premiums, \$4,066,404.05.)	
Total premium income.....	\$4,696,006.16
Consideration for supplementary contracts.....	121,070.35
Dividends left with company at interest.....	3,968.54
Interest from all sources.....	831,343.31
Rents, including \$40,000 for own use.....	87,298.13
(Total interest and rent, \$918,641.44.)	
Profit on sale or maturity of ledger assets.....	17,022.59
Increase in book value of ledger assets.....	19,508.49
All other sources.....	3,978.03
Total income.....	\$5,780,195.60
Net or ledger assets December 31, 1908.....	17,057,138.87
Total .....	\$22,837,334.47

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$1,619,579.81
Annuities involving life contingencies.....	4,097.54
Surrender values paid in cash.....	412,106.97
Surrender values applied to pay new premiums.....	182.50
Surrender values applied to pay renewal premiums.....	3,025.38
Surrender values applied for paid-up insurance and annuities	50,164.00
Dividends paid policy-holders in cash.....	13,274.06
Dividends applied to pay renewal premiums.....	97,448.82
Dividends applied to shorten premium paying period.....	3,910.43
Dividends applied to purchase paid-up additions and annuities	22,931.37
Dividends left with company at interest.....	3,968.54
Total paid policy-holders.....	\$2,230,689.42

Claims on supplementary contracts.....	\$29,688.20
Dividends held on deposit surrendered during year.....	33.62
Commissions and bonuses paid to agents.....	419,847.57
Commuting commissions.....	987.74
Salaries and allowances to managers and agents.....	116,114.94
Agency supervision, traveling and all other agency expenses..	39,022.98
Medical examiners' fees and inspections.....	48,433.79
Salaries of officers and home office employees.....	179,830.93
Rent, including \$40,000 for own use.....	65,718.75
Insurance taxes, licenses and department fees.....	31,034.16
Taxes on real estate.....	11,427.91
Real estate expenses (except taxes).....	56,433.44
Loss on sales or maturity of ledger assets.....	48,131.48
Decrease in book value of ledger assets.....	8,149.68
All other disbursements.....	167,326.80
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Total disbursements.....	\$3,452,871.41
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Balance .....	\$19,384,463.06

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,377,143.66
Loans on mortgages of real estate.....	4,341,601.24
Loans on collateral securities.....	258,493.00
Loans on company's policies as collateral.....	5,519,262.21
Premium notes on policies in force.....	393,403.73
Book value of stocks and bonds.....	6,787,101.60
Cash in trust companies and banks on interest.....	272,739.49
Cash in company's office.....	637.99
Bills receivable.....	10,585.26
Agents' balances.....	423,494.88
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Total ledger assets, as per balance.....	\$19,384,463.06

#### OTHER ASSETS.

Interest due and accrued.....	260,423.76
Rents due and accrued.....	431.83
Market value of real estate over book.....	48,356.34

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$2,397.18	\$160,825.48
Deferred premiums on policies in force..	22,471.94	302,139.74
Total .....	\$24,869.12	\$462,965.22
Deduct average loading.....	13,553.67	87,963.39
	<u>\$11,315.45</u>	<u>\$375,001.83</u>

Net amount of uncollected and deferred premiums..... \$286,317.28

Gross assets.....\$20,079,992.27

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$430,124.02
Bills receivable.....	10,585.26
Book value of ledger assets over market.....	42,556.60
Premium obligations in excess of net value of their policies	94,656.25

Total items not admitted..... 577,922.13

Total admitted assets.....\$19,502,070.14

## LIABILITIES.

Net reinsurance reserve.....	\$17,128,547.00
Present value of supplementary contracts.....	312,687.02
Surrender values claimable on terminated policies.....	8,473.39
Death losses in process of adjustment.....	\$58,455.00
Death losses reported, no proofs received.....	30,500.00
Death losses and other policy claims resisted.....	29,037.47

Total policy claims.....	117,992.47
Due and unpaid on supplementary contracts.....	500.00
Dividends left with company at interest.....	5,673.19
Premiums paid in advance.....	6,611.09
Unearned interest and rent.....	85,481.37
Commissions to agents on premium notes.....	14,524.69
State, county and municipal taxes, due or accrued.....	50,793.89
Due for taxes, fees, salaries, expenses, etc.....	15,029.87
Dividends or other profits due policy-holders.....	6,280.50
Dividends payable to policy-holders during 1910.....	118,826.87

Dividends declared on deferred dividend policies payable in 1910 .....	\$2,611.66
Amount set apart or held awaiting apportionment upon deferred dividend policies.....	627,853.66
	<hr/>
	\$18,501,886.67
Unassigned funds (surplus).....	1,000,183.47
	<hr/>
Total liabilities.....	\$19,502,070.14
	<hr/> <hr/>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$378,773.53
Premium notes received during the year.....	643,756.07
	<hr/>
Total .....	\$1,022,529.60
Deductions during the year, as follows:—Notes, loans or liens used in—	
Redeemed by maker in cash.....	629,125.87
	<hr/>
Balance of note assets December 31, 1909.....	\$393,403.73
	<hr/> <hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	31,614	\$63,466,878.00
Endowment policies.....	14,688	27,300,235.00
All other policies.....	12,648	30,208,938.00
Reversionary additions.....	.....	16,612.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,336	5,670,272.00
Endowment policies.....	2,463	5,865,357.00
All other policies.....	1,086	3,249,569.00

## OLD POLICIES REVIVED.

Whole life policies.....	290	768,233.00
Endowment policies.....	211	450,644.00
All other policies.....	126	319,567.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies.....	15	\$41,240.00
Endowment policies.....	16	10,180.00
All other policies.....	14	265,725.00
Reversionary additions.....	.....	17,041.00
<hr/>		
Total number and amount.....	65,507	\$137,650,491.00
Deduct policies ceased to be in force.....	5,706	12,983,676.00
<hr/>		
Total in force Dec. 31, 1909.....	59,801	\$124,666,815.00
<hr/>		

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	32,201	\$65,567,368.00
Endowment .....	15,453	29,893,788.00
All other.....	12,147	29,172,069.00
Reversionary additions.....	.....	33,590.00
<hr/>		
	59,801	\$124,666,815.00
<hr/>		

## TERMINATED AS FOLLOWS:

By death.....	661	\$1,664,013.00
maturity .....	6	14,650.00
expiry .....	350	614,519.00
surrender .....	1,308	2,445,683.00
lapse .....	3,368	7,589,537.00
change and decrease.....	13	655,274.00
<hr/>		
Total .....	5,706	\$12,983,676.00
<hr/>		

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	93	\$93,681.00
Policies issued during year.....	22	26,336.00
<hr/>		
Total .....	115	\$120,017.00
Deduct policies ceased to be in force.....	16	12,500.00
<hr/>		
In force in New Hampshire, Dec. 31, 1909.	99	\$107,517.00
<hr/>		
Premiums collected or secured without deductions.....		\$4,516.68
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# JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 21, 1862. Commenced business December 27, 1862.

ROLAND O. LAMB, *President*.

WALTER L. CROCKER, *Secretary*.

## INCOME.

First year's premiums on original policies.....	\$1,106,363.34
Surrender values applied to pay first year's premiums.....	385.71
<hr/>	
Total first year's premiums on original policies.....	\$1,106,749.05
Dividends applied to purchase paid-up additions and annuities	105,709.30
Surrender values applied for paid-up insurance and annuities.	102,692.58
(Total new premiums, \$1,315,150.93.)	
Renewal premiums .....	16,779,456.12
Dividends applied to pay renewal premiums.....	1,446,787.59
Surrender values applied to pay renewal premiums.....	1,340.63
(Total renewal premiums, \$18,227,584.34.)	
<hr/>	
Total premium income.....	\$19,542,735.27
Consideration for supplementary contracts.....	15,710.00
Dividends left with company to accumulate.....	4,676.44
Interest from all sources.....	2,436,422.94
Discount on claims paid in advance.....	1,359.29
Rents, including \$94,013.38 for own use.....	243,923.90
(Total interest and rent, \$2,681,706.13.)	
Profit on sale or maturity of ledger assets.....	27,865.28
Increase in book value of ledger assets.....	85,843.48
All other sources.....	822.57
<hr/>	
Total income.....	\$22,359,359.17
Net or ledger assets December 31, 1908.....	54,738,652.32
<hr/>	
Total .....	\$77,098,011.49

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$5,636,016.73
Premium notes voided by lapse.....	7,416.50
Surrender values paid in cash.....	989,655.95
Surrender values applied to pay new premiums.....	385.71
Surrender values applied to pay renewal premiums.....	1,340.63
Surrender values applied for paid-up insurance and annuities	102,692.58
Dividends paid policy-holders in cash.....	107,170.21
Dividends applied to pay renewal premiums.....	1,446,787.59
Dividends applied to purchase paid-up additions and annuities	105,709.30
Dividends left with company to accumulate.....	4,676.44

Total paid policy-holders.....	\$8,392,851.64
Claims on supplementary contracts.....	24,730.19
Dividends held on deposit surrendered during year.....	2,098.62
Commissions and bonuses paid to agents.....	3,207,638.17
Communting commissions.....	18,206.77
Salaries and allowances to managers and agents.....	925,060.11
Agency supervision, traveling and all other agency expenses	90,486.77
Medical examiners' fees and inspections.....	318,411.83
Salaries of officers and home office employees.....	595,108.38
Rent, including \$93,408.42 for own use.....	195,946.51
Insurance taxes, licenses and department fees.....	222,962.43
Taxes on real estate.....	59,187.15
Real estate expenses (except taxes).....	73,337.60
Loss on sales or maturity of ledger assets.....	985.12
Decrease in book value of ledger assets.....	34,804.73
All other disbursements.....	389,415.88

Total disbursements.....\$14,551,231.90

Balance .....\$62,456,779.59

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$4,229,062.95
Loans on mortgages of real estate.....	20,670,560.17
Loans on company's policies as collateral.....	3,944,005.75
Premium notes on policies in force.....	285,729.67
Book value of stocks and bonds.....	32,677,241.09

Cash in trust companies and banks on interest.....	\$661,693.78
Cash in company's office, \$2,144.01; in bank, \$25,858.89.....	28,002.90
Bills receivable.....	2,741.09
Agents' balances.....	23,242.19
Loans on personal security.....	16,000.00
Furniture and fixtures.....	8,500.00

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Total ledger assets, as per balance.....\$62,546,779.59

## OTHER ASSETS.

Interest due and accrued.....	\$71,320.61
Rents due and accrued.....	17,059.76
Market value of stocks and bonds over book.....	117,740.11

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$109,665.23	\$544,502.34
Deferred premiums on policies in force.....	200,984.80	961,916.69
Total .....	\$310,650.03	\$1,506,419.03
Deduct average loading.....	74,556.00	361,540.57
	\$236,094.03	\$1,144,878.46
Premiums due and unpaid, industrial.....		73,430.88

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Net amount of uncollected and deferred premiums..... 1,454,403.37

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Gross assets .....\$65,007,303.44

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$32,028.23
Bills receivable.....	2,741.09
Furniture and fixtures.....	8,500.00
Loans on personal security, endorsed or not.....	16,000.00
Balances held in suspended banks.....	2,424.39

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Total items not admitted..... 61,693.71

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Total admitted assets.....\$64,945,609.73

## LIABILITIES.

Net reinsurance reserve.....	\$54,684,573.00
Present value of supplementary contracts.....	193,272.00

Surrender values claimable on terminated policies.....	\$275,602.00
Death losses due and unpaid.....	\$7,670.00
Death losses in process of adjustment.....	20,214.05
Death losses reported, no proofs received.....	110,644.00
Matured endowments due and unpaid.....	459.00
Death losses and other policy claims resisted.....	15,844.05
Total policy claims.....	154,831.10
Dividends left with company to accumulate.....	16,348.00
Premiums paid in advance.....	212,079.67
Unearned interest and rent.....	197.01
Commissions to agents, due or accrued.....	61,222.52
State, county and municipal taxes, due or accrued.....	236,506.34
Due for taxes, fees, salaries, expenses, etc.....	45,565.16
Dividends or other profits due policy-holders.....	98,157.20
Dividends payable to policy-holders during 1910.....	1,883,489.05
Dividends declared on deferred dividend policies payable during 1910 .....	146,510.95
Amount set apart or held awaiting apportionment on deferred dividend policies .....	216,047.15
Special contingent policy reserve.....	562,056.00
	<hr/>
	\$58,786,457.15
Unassigned funds (surplus).....	6,159,152.58
	<hr/>
Total liabilities .....	<hr/> \$64,945,609.73 <hr/>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$254,083.97
Premium notes received during the year.....	124,300.32
Restored by revival of policies.....	3,031.34
Total .....	<hr/> \$381,415.63 <hr/>
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$11,329.80
Purchase of surrendered policies.....	8,502.37
Voided by lapse.....	10,447.84
Payment of dividends to policy-holders.....	33,895.08
Redeemed by maker in cash.....	31,510.87
Total reduction .....	<hr/> 95,685.96 <hr/>
Balance of note assets December 31, 1909.....	<hr/> \$285,729.67 <hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	93,640	\$151,797,926.00
Endowment policies .....	22,458	29,538,585.00
All other policies .....	5,189	17,172,446.00
Reversionary additions .....	.....	1,029,217.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	18,717	27,200,300.00
Endowment policies .....	2,979	3,707,500.00
All other policies .....	1,393	5,618,000.00

## OLD POLICIES REVIVED.

Whole life policies .....	659	808,560.00
Endowment policies .....	139	148,000.00
All other policies .....	24	86,000.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	78	776,677.00
Endowment policies .....	5	195,769.00
All other policies .....	10	43,910.00
Reversionary additions .....	.....	222,819.00

Total number and amount.....	145,291	\$238,345,709.00
Deduct policies ceased to be in force.....	10,235	17,538,148.00

Total in force December 31, 1909.....	135,056	\$220,807,561.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	105,303	\$168,725,692.00
Endowment .....	23,963	31,362,930.00
All other .....	5,790	19,563,983.00
Reversionary additions.....	.....	1,154,956.00
	135,056	\$220,807,561.00

Industrial policies in force December 31, 1909..	1,834,692	\$302,547,364.00
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## TERMINATED AS FOLLOWS:

By death .....	898	\$1,616,354.00
maturity .....	101	174,261.00
expiry .....	14	27,570.00
surrender .....	2,091	2,489,139.00
lapse .....	7,037	10,138,056.00
change and decrease .....	94	3,092,768.00
Total .....	10,235	\$17,538,148.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year.	361	\$661,180.00
Policies issued during year.....	153	360,094.00
Total .....	514	\$1,021,274.00
Deduct policies ceased to be in force.....	59	130,146.00
In force in New Hampshire, Dec. 31, 1909..	455	\$891,128.00
Losses incurred and paid during year.....	2	\$1,735.00
Premiums collected or secured without deductions.....		\$31,737.70

## MANHATTAN LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Organized, 1850.      Commenced business August 1, 1850.

HENRY B. STOKES, *President*.M. W. TORREY, *Secretary*.

Paid-up Capital, \$100,000.00

## INCOME.

First year's premiums on original policies.....	\$157,148.90
Surrender values applied to pay first year's premiums.....	7,376.41
Total first year's premiums on original policies.....	\$164,525.31

Dividends applied to purchase paid-up additions and annuities	\$12,503.03
Consideration for life annuities.....	5,702.00
(Total new premiums, \$182,730.34.)	
Renewal premiums .....	1,977,769.32
Dividends applied to pay renewal premiums.....	49,706.13
Surrender values applied to pay renewal premiums.....	3,453.74
(Total renewal premiums, \$2,039,929.19.)	
<hr/>	
Total premium income.....	\$2,213,659.53
Consideration for supplementary contracts.....	1,093.38
Dividends left with company at interest.....	1,190.34
Interest from all sources.....	772,494.50
Discount on claims paid in advance.....	2,451.98
Rents, including \$61,500 for own use.....	282,090.44
(Total interest and rent, \$1,057,036.92.)	
Profit on sale or maturity of ledger assets.....	948.00
Increase in book value of ledger assets.....	1,840.75
<hr/>	
Total income .....	\$3,275,768.92
Net or ledger assets December 31, 1908.....	20,410,744.51
<hr/>	
Total .....	\$23,686,513.43

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$1,432,311.86
Annuities involving life contingencies.....	10,789.10
Premium notes voided by lapse.....	10,542.88
Surrender values paid in cash.....	602,915.76
Surrender values applied to pay new premiums.....	7,376.41
Surrender values applied to pay renewal premiums.....	3,453.74
Dividends paid policy-holders in cash.....	186,778.89
Dividends applied to pay renewal premiums.....	49,706.13
Dividends applied to purchase paid-up additions and annuities	12,503.03
Dividends left with company at interest.....	1,190.34
<hr/>	
Total paid policy-holders.....	\$2,317,568.14
Claims on supplementary contracts.....	1,384.93
Dividends held on deposit surrendered during year.....	44.39
Dividends to stockholders.....	26,000.00
Commissions and bonuses paid to agents.....	186,732.25
Salaries and allowances to managers and agents.....	20,289.01



Agency supervision, traveling and all other agency expenses..	\$18,266.45
Medical examiners' fees and inspections.....	16,684.15
Salaries of officers and home office employees.....	121,369.88
Rent, including \$60,900 for own use.....	77,341.77
Insurance taxes, licenses and department fees.....	39,032.26
Taxes on real estate.....	74,870.51
Real estate expenses (except taxes).....	81,533.25
Loss on sales or maturity of ledger assets.....	2,793.13
Decrease in book value of ledger assets.....	2,973.00
All other disbursements.....	59,149.59
<hr/>	
Total disbursements .....	\$3,046,032.71
<hr/>	
Balance .....	\$20,640,480.72

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$5,310,250.22
Loans on mortgages of real estate.....	7,899,075.00
Loans on company's policies as collateral.....	2,867,731.48
Premium notes on policies in force.....	236,195.14
Book value of stocks and bonds.....	3,563,990.08
Cash in trust companies and banks on interest.....	702,788.12
Cash in company's office, \$9,233.07; in bank, \$25,000.00....	34,233.07
Agents' balances .....	25,988.32
Certificates Knickerbocker Trust Co.....	229.29
<hr/>	
Total ledger assets, as per balance.....	\$20,640,480.72

#### OTHER ASSETS.

Interest due and accrued.....	\$233,880.53
Rents due and accrued.....	11,228.81
Market value of real estate over book.....	307,708.78

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$719.78	\$126,879.74
Deferred premiums on policies in force..	5,449.00	64,285.67
<hr/>		<hr/>
Total .....	\$6,168.78	\$191,165.41
Deduct average loading.....	1,357.13	42,056.39
<hr/>		<hr/>
	\$4,811.65	\$149,109.02
<hr/>		<hr/>

Net amount of uncollected and deferred premiums.....	\$153,920.67
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Gross assets .....	\$21,347,219.51
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## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$26,325.94
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Book value of ledger assets over market.....	51,132.08
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Total items not admitted.....	77,458.02
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Total admitted assets.....	\$21,269,761.49
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## LIABILITIES.

Net reinsurance reserve.....	\$18,636,963.00
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Present value of supplementary contracts.....	20,471.00
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Surrender values claimable on terminated policies.....	5,145.00
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Death losses due and unpaid.....	\$4,078.22
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Death losses in process of adjustment.....	7,562.00
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Death losses reported, no proofs received.....	29,023.00
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Matured endowments due and unpaid.....	2,619.09
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Death losses and other policy claims resisted.....	34,154.35
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Due and unpaid on annuity claims.....	83.28
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Total policy claims.....	77,519.94
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Dividends left with company at interest.....	1,903.37
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Premiums paid in advance.....	20,806.27
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Unearned interest and rent.....	77,276.65
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Commissions due on premium notes.....	10,835.70
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Commissions to agents, due or accrued.....	1,800.00
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Due for taxes, fees, salaries, expenses, etc.....	4,985.00
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Dividends or other profits due policy-holders.....	23,534.37
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Dividends payable to policy-holders during 1910.....	20,569.96
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Dividends declared on deferred dividend policies payable dur-	
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ing 1910 .....	57,158.19
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Amounts set apart or held awaiting apportionment on deferred	
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dividend policies .....	1,598,493.28
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Contingent reserve .....	25,000.00
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	\$20,582,461.73
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Paid-up capital .....	100,000.00
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Unassigned funds (surplus).....	587,299.76
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Total liabilities .....	\$21,269,761.49
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## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	29,316	\$58,316,077.00
Endowment policies .....	3,376	5,818,068.00
All other policies .....	795	3,350,525.00
Reversionary additions .....	.....	45,797.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	1,626	3,440,046.00
Endowment policies .....	160	301,750.00
All other policies .....	487	1,717,000.00
Reversionary additions .....	.....	12,239.00

## OLD POLICIES REVIVED.

Whole life policies .....	73	97,624.00
Endowment policies .....	9	16,000.00
All other policies .....	4	8,500.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	113,270.00
Endowment policies .....	.....	17,725.00
All other policies .....	.....	137,744.00

Total number and amount.....	35,846	\$73,392,365.00
Deduct policies ceased to be in force.....	2,214	5,806,572.00

Total in force December 31, 1909.....	33,632	\$67,585,793.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	29,194	\$57,580,374.00
Endowment .....	3,304	5,556,297.00
All other.....	1,134	4,393,450.00
Reversionary additions.....	.....	55,672.00
	33,632	\$67,585,793.00

## TERMINATED AS FOLLOWS:

By death .....	538	\$1,275,028.00
maturity .....	55	153,887.00

By expiry .....	20	\$233,357.00
surrender .....	857	1,522,713.00
lapse .....	744	1,581,702.00
change and decrease .....	.....	1,039,885.00
		<hr/>
Total .....	2,214	\$5,806,572.00
		<hr/>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year.	69	\$103,031.00
Policies issued during year.....	5	6,600.00
		<hr/>
Total .....	74	\$109,631.00
Deduct policies ceased to be in force.....	11	28,062.00
		<hr/>
In force in New Hampshire, Dec. 31, 1909..	63	\$81,569.00
		<hr/>
Losses incurred and paid during year.....	3	\$16,045.00
		<hr/>
Premiums collected or secured without deductions.....		\$3,006.31
		<hr/>

## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated May 15, 1851.

Commenced business August 1, 1851.

WILLIAM W. MCCLINCH, *President.*

WHEELER H. HALL, *Secretary.*

### INCOME.

Total first year's premiums on original policies.....	\$959,071.01
Dividends applied to purchase paid-up additions and annuities	83,129.49
Consideration for supplementary contracts.....	4,085.58
(Total new premiums, \$1,046,286.06.)	
Renewal premiums .....	6,401,748.20

Dividends applied to pay renewal premiums.....	\$950,609.16
(Total renewal premiums, \$7,352,357.36.)	

Total premium income.....	\$8,398,643.42
Consideration for supplementary contracts.....	88,393.20
Dividends left with company at interest.....	132,899.18
Interest from all sources.....	2,285,208.33
Discount on claims paid in advance.....	63.65
Rents, including \$40,000 for own use.....	67,657.63
(Total interest and rent, \$2,352,929.61.)	
Profit on sale or maturity of ledger assets.....	9,000.00
Increase in book value of ledger assets.....	516,519.31
All other sources.....	1,154.57

Total income .....	\$11,499,539.29
Net or ledger assets December 31, 1908.....	48,981,860.23
Total .....	\$60,481,399.52

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$2,756,837.75
Premium notes voided by lapse.....	53,089.25
Surrender values paid in cash.....	1,061,006.27
Dividends paid policy-holders in cash.....	168,715.03
Dividends applied to pay renewal premiums.....	950,609.16
Dividends applied to purchase paid-up additions and annuities	83,129.47
Dividends left with company at interest.....	132,899.18

Total paid policy-holders.....	\$5,206,286.11
Claims on supplementary contracts.....	74,739.66
Dividends held on deposit surrendered during year.....	55,088.61
Commissions and bonuses paid to agents.....	795,334.42
Salaries and allowances to managers and agents.....	91,363.25
Agency supervision, traveling and all other agency expenses.	4,860.88
Medical examiners' fees and inspections.....	71,412.48
Salaries of officers and home office employees.....	191,363.73
Rent, including \$40,000 for own use.....	86,475.11
Insurance taxes, licenses and department fees.....	146,405.88
Taxes on real estate.....	16,900.34
Real estate expenses (except taxes).....	30,906.38

Decrease in book value of ledger assets.....	\$71,431.74
All other disbursements.....	141,667.74
	<hr/>
Total disbursements .....	\$6,984,236.33
	<hr/>
Balance .....	\$53,497,163.19

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,202,314.80
Loans on mortgages of real estate.....	18,521,239.37
Loans on company's policies as collateral.....	6,888,661.23
Premium notes on policies in force.....	861,105.46
Book value of stocks and bonds.....	25,424,621.68
Cash in trust companies and banks on interest.....	519,005.36
Cash in company's office, \$2,333.23; in bank, \$75,621.04....	77,954.27
Bills receivable .....	2,261.02
	<hr/>
Total ledger assets, as per balance.....	\$53,497,163.19

#### OTHER ASSETS.

Interest due and accrued.....	799,123.47
Rents due and accrued.....	58.33
Market value of real estate over book.....	26,270.17
Market value of stocks and bonds over book.....	47,103.95

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$9,927.72	\$405,722.33
Deferred premiums on policies in force..	93,833.80	785,202.67
	<hr/>	<hr/>
Total .....	\$103,761.52	\$1,190,925.00
Deduct loading.....	26,044.14	298,922.17
	<hr/>	<hr/>
	\$77,717.38	\$892,002.83
	<hr/>	<hr/>

Net amount of uncollected and deferred premiums.....	969,720.21
	<hr/>
Gross assets .....	\$55,339,439.32

## ITEMS NOT ADMITTED.

Bills receivable.....	\$2,261.02	
Book value of ledger assets over market.....	129,196.63	
		<hr/>
Total items not admitted.....		\$131,457.65
		<hr/>
Total admitted assets.....	\$55,207,981.67	

## LIABILITIES.

Net reinsurance reserve.....	\$48,679,859.00	
Present value of supplementary contracts.....	335,360.19	
Death losses in process of adjustment.....	\$14,795.00	
Death losses reported, no proofs received.....	155,477.00	
Matured endowments due and unpaid.....	769.00	
		<hr/>
Total policy claims.....	171,041.00	
Dividends left with company at interest.....	674,759.89	
Premiums paid in advance.....	33,937.70	
Unearned interest and rent.....	130.76	
State, county and municipal taxes, due or accrued.....	157,785.22	
Due for taxes, fees, salaries, expenses, etc.....	23,792.55	
Dividends or other profits due policy-holders.....	73,250.04	
Dividends payable to policy-holders during 1910.....	482,625.17	
Dividends conditionally apportioned to 20-year term policies.....	8,605.72	
		<hr/>
	\$50,641,147.24	
Unassigned funds (surplus).....	4,566,834.43	
		<hr/>
Total liabilities .....	\$55,207,981.67	

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$878,787.73	
Premium notes received during the year.....	238,636.41	
Restored by revival of policies.....	20,195.80	
		<hr/>
Total .....	\$1,137,619.94	

Deductions during the year, as follows:—Notes, loans or liens used in—

Payment of losses and claims.....	\$18,112.49
Purchase of surrendered policies.....	36,282.61
Voided by lapse.....	73,285.05



Payment of dividends to policy-holders.....	\$73,994.57	
Redeemed by maker in cash.....	74,839.76	
		<hr/>
Total reduction .....	\$276,514.48	
		<hr/>
Balance of note assets December 31, 1909.....	\$861,105.46	
		<hr/> <hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	84,529	\$189,986,848.00
Endowment policies .....	11,479	19,663,600.00
All other policies .....	4,301	13,241,991.00
Reversionary additions .....		1,494,178.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	8,995	21,608,892.00
Endowment policies .....	1,593	2,649,275.00
All other policies .....	1,770	5,948,141.00

## OLD POLICIES REVIVED.

Whole life policies .....	64	117,497.00
Endowment policies .....	2	2,500.00
All other policies .....	8	19,500.00
Reversionary additions .....		4,630.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....		143,066.00
Endowment policies .....		3,688.00
All other policies .....		5,011.00
Reversionary additions .....		150,659.00

Total number and amount.....	112,741	\$255,039,476.00
Deduct policies ceased to be in force.....	4,988	12,623,964.00

Total in force December 31, 1909.....	107,753	\$242,415,512.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	89,990	\$202,946,912.00
Endowment .....	12,370	21,055,241.00

All other .....	5,393	\$16,851,450.00
Reversionary additions.....		1,561,909.00
	<u>107,753</u>	<u>\$242,415,512.00</u>

## TERMINATED AS FOLLOWS:

By death .....	900	\$2,440,936.00
maturity .....	147	344,728.00
expiry .....	15	26,001.00
surrender .....	1,880	4,935,042.00
lapse .....	2,046	3,949,882.00
change and decrease.....	.....	927,375.00
Total .....	<u>4,988</u>	<u>\$12,623,964.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year.	2,875	\$4,644,764.00
Policies issued during year.....	127	221,712.00
Total .....	<u>3,002</u>	<u>\$4,866,476.00</u>
Deduct policies ceased to be in force.....	124	229,056.00
In force in New Hampshire, Dec. 31, 1909..	<u>2,878</u>	<u>\$4,637,420.00</u>
Losses and claims unpaid December 31 of previous year .....	1	\$1,800.00
Losses incurred during year.....	47	95,404.00
Total .....	<u>48</u>	<u>\$97,204.00</u>
Losses and claims paid during year.....	46	\$92,704.00
Losses and claims unpaid Dec. 31, 1909.....	2	4,500.00
Premiums collected or secured without deductions.....		<u>\$126,385.97</u>

## METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1866.

Commenced business January, 1867.

JOHN R. HEGEMAN, *President*.JAMES S. ROBERTS, *Secretary*.

Paid-up Capital, \$2,000,000.00

## INCOME.

First year's premiums on original policies.....	\$4,385,053.61
Surrender values applied to pay first year's premiums.....	69,791.45
<hr/>	
Total first year's premiums on original policies.....	\$4,454,845.06
Dividends applied to purchase paid-up additions and annuities	159,857.23
Consideration for life annuities.....	94,916.84
Consideration for supplementary contracts.....	344.56
(Total new premiums, \$4,709,963.69.)	
Renewal premiums .....	19,051,220.50
Dividends applied to pay renewal premiums.....	1,268,923.44
Surrender values applied to pay renewal premiums.....	16,897.52
(Total renewal premiums, (ordinary), \$20,337,041.46.)	
Total industrial premiums received.....	46,389,224.88
<hr/>	
Total premium income.....	\$71,436,230.03
Consideration for supplementary contracts.....	56,894.99
Received from other companies for assuming their risks....	172,653.11
Interest from all sources.....	10,509,890.64
Discount on claims paid in advance.....	93.11
Rents, including \$621,117.83 for own use.....	1,350,095.66
(Total interest and rent, \$11,860,079.41.)	
Profit on sale or maturity of ledger assets.....	960,481.06
Increase in book value of ledger assets.....	248,530.39
All other sources.....	61,306.28
<hr/>	
Total income .....	\$84,796,175.27
Net or ledger assets December 31, 1908.....	234,178,464.99
<hr/>	
Total .....	\$318,974,640.26

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$20,546,847.83
Annuities involving life contingencies.....	169,036.72
Premium notes voided by lapse.....	56,516.02
Surrender values paid in cash.....	1,921,402.18
Surrender values applied to pay new premiums.....	69,791.45
Surrender values applied to pay renewal premiums.....	16,897.52
Dividends paid policy-holders in cash.....	48,317.07
Cash bonuses paid on non-participating industrial policies..	1,241,392.71
Dividends applied to pay renewal premiums.....	1,268,923.44
Bonuses applied to pay renewal premiums on industrial policies	902,420.52
Bonuses applied to shorten premium paying period on industrial policies .....	274,758.51
Dividends applied to purchase paid-up additions and annuities	159,857.23
Sick benefits on assumed policies of other companies.....	86.00

Total paid policy-holders.....	\$26,676,247.20
Claims on supplementary contracts.....	8,550.00
Dividends to stockholders.....	140,000.00
Commissions and bonuses paid to agents.....	2,404,750.36
Commuting commissions.....	3,500.00
Salaries and allowances to managers and agents.....	11,043,412.71
Agency supervision, traveling and all other agency expenses..	82,557.50
Medical examiners' fees and inspections.....	902,416.86
Salaries of officers and home office employees.....	2,902,255.31
Rent, including \$621,117.83 for own use.....	933,502.74
Insurance taxes, licenses and department fees.....	1,056,667.10
Taxes on real estate.....	226,658.91
Real estate expenses (except* taxes).....	420,459.11
Loss on sales or maturity of ledger assets.....	508,232.57
Decrease in book value of ledger assets.....	140,107.27
All other disbursements .....	1,553,353.77

Total disbursements .....\$49,002,671.41

Balance .....\$269,971,968.85

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$23,311,215.72
Loans on mortgages of real estate.....	105,183,172.02

Loans on collateral securities.....	\$172,930.00
Loans on company's policies as collateral.....	10,506,091.72
Premium notes on policies in force.....	944,524.18
Book value of stocks and bonds.....	124,349,507.21
Cash in trust companies and banks on interest.....	4,975,127.18
Cash in company's office, \$165,097.83; in bank, \$44,788.49....	209,886.32
Agents' balances .....	28,434.89
Other ledger assets.....	291,079.61

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Total ledger assets, as per balance.....\$269,971,968.85

## OTHER ASSETS.

Interest due and accrued.....	3,201,658.09
Rents due and accrued.....	9,258.82

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$64,162.82	\$1,018,453.50
Deferred premiums on policies in force..	872,483.79	4,229,352.30
Total .....	\$936,646.61	\$5,247,805.80
Deduct average loading.....	187,329.32	1,049,561.16
	\$749,317.29	\$4,198,244.64
Premiums due and unpaid, industrial.....		242,726.52

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Net amount of uncollected and deferred premiums.....	5,190,288.45
All other assets.....	32,685.26

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Gross assets .....\$278,405,859.47

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$28,434.89
Book value of ledger assets over market.....	1,003,345.82
Premium obligations in excess of net value of their policies	257,370.29
Renting section inventory.....	8,840.01

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Total items not admitted..... 1,297,991.01

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Total admitted assets.....\$277,107,868.46

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## LIABILITIES.

Net reinsurance reserve.....	\$237,213,246.00
Present value of supplementary contracts.....	98,989.00
Surrender values claimable on terminated policies.....	107,802.48
Death losses in process of adjustment.....	\$146,066.97
Death losses reported, no proofs received.....	243,227.00
Death losses and other policy claims resisted.....	75,766.60
Total policy claims.....	465,060.57
Due and unpaid on supplementary contracts.....	4,243.99
Premiums paid in advance.....	243,182.62
Unearned interest and rent .....	72,764.55
Commissions to agents, due or accrued.....	55,985.03
State, county and municipal taxes, due or accrued.....	1,000,000.00
Due for taxes, fees, salaries, expenses, etc.....	236,277.01
Dividends or other profits due policy-holders.....	163,747.53
Dividends payable to policy-holders during 1910.....	1,729,344.22
Bonuses apportioned to non-participating industrial policies..	5,204,639.95
Dividends declared on deferred dividend policies payable during 1910 .....	4,809.49
Amount set apart or held awaiting apportionment on deferred dividend policies .....	298,367.35
All other liabilities .....	307,050.69
	<hr/>
	\$247,205,510.48
Paid-up capital .....	2,000,000.00
Unassigned funds (surplus).....	27,902,357.98
	<hr/>
Total liabilities .....	\$277,107,868.46

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$859,443.84
Premium notes received during the year.....	192,060.27
Total .....	\$1,051,504.11

Deductions during the year, as follows:—Notes, loans or liens used in—

Payment of losses and claims.....	\$18,916.43
Purchase of surrendered policies.....	25,355.58
Voided by lapse.....	56,516.02

Payment of dividends to policy-holders.....	\$120.30
Redeemed by maker in cash.....	6,071.60
Total reduction .....	\$106,979.93
Balance of note assets December 31, 1909.....	\$944,524.18

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	268,239	\$268,377,873.00
Endowment policies .....	387,927	238,752,806.00
All other policies .....	2,939	19,395,442.00
Reversionary additions .....	.....	413,257.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	60,116	67,764,307.00
Endowment policies .....	83,927	59,005,475.00
All other policies .....	3,317	7,344,313.00
Reversionary additions .....	.....	245,694.00

## OLD POLICIES REVIVED.

Whole life policies .....	9,004	8,850,725.00
Endowment policies .....	15,425	9,127,707.00
All other policies .....	57	206,266.00
Reversionary additions .....	.....	7,569.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	3,405.00
All other policies .....	.....	31,668.00

Total number and amount.....	830,951	\$679,526,507.00
Deduct policies ceased to be in force.....	94,479	72,822,806.00

Total in force December 31, 1909.....	736,472	\$606,703,701.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	300,469	\$310,868,066.00
Endowment .....	430,964	272,299,731.00
All other.....	5,039	22,919,497.00
Reversionary additions.....	.....	616,407.00
	736,472	\$606,703,701.00



Industrial policies in force December 31, 1909.. 9,885,207 \$1,435,247,999.00

TERMINATED AS FOLLOWS:

By death .....	5,379	\$4,567,823.00
maturity .....	842	735,733.00
expiry .....	50	308,412.00
surrender .....	20,163	17,146,488.00
lapse .....	68,045	48,933,479.00
change and decrease .....	.....	1,130,871.00
Total .....	94,479	\$72,822,806.00

BUSINESS IN NEW HAMPSHIRE.

(ORDINARY.)

Policies in force December 31 of previous year..	8,034	\$5,463,023.00
Policies issued during year.....	2,310	1,666,859.00
Total .....	10,344	\$7,129,882.00
Deduct policies ceased to be in force.....	1,199	800,543.00
In force in New Hampshire, Dec. 31, 1909..	9,145	\$6,329,339.00
Losses and claims unpaid December 31 of previous year .....	3	\$2,500.00
Losses incurred during year.....	85	48,028.00
Total .....	88	\$50,528.00
Losses and claims paid during year.....	82	\$47,028.00
Losses and claims unpaid December 31, 1909..	6	3,500.00
Premiums collected or secured without deductions.....		\$293,979.82

BUSINESS IN NEW HAMPSHIRE.

(INDUSTRIAL.)

Policies in force December 31 of previous year.	60,481	\$10,620,797.00
Policies issued during year.....	11,314	2,053,971.00
Total .....	71,795	\$12,674,768.00
Deduct policies ceased to be in force.....	8,410	1,525,905.00
In force in New Hampshire, Dec. 31, 1909..	63,385	\$11,148,863.00

Losses incurred during year.....	754	\$97,957.14
Losses and claims paid during year.....	752	\$97,747.14
Losses and claims unpaid December 31, 1909....	2	210.00
Premiums collected or secured without deductions.....		\$363,339.39

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31, 1845.

Commenced business April, 1845.

FREDERICK FRELINGHUYSEN, *President*.

J. WM. JOHNSON, *Secretary*.

### INCOME.

First year's premiums on original policies.....	\$2,116,626.81
Surrender values applied to pay first year's premiums.....	2,663.02
Total first year's premiums on original policies.....	\$2,119,289.83
Dividends applied to purchase paid-up additions and annuities	410,534.72
Consideration for life annuities.....	124,995.15
Consideration for supplementary contracts.....	5,635.74
(Total new premiums, \$2,660,455.44.)	
Renewal premiums .....	13,905,952.23
Dividends applied to pay renewal premiums.....	1,482,635.27
Surrender values applied to pay renewal premiums.....	246,927.16
Renewal premiums for deferred annuities.....	13,190.62
(Total renewal premiums, \$15,655,910.79.)	
	7,205.51
Total premium income .....	\$18,316,366.23
Consideration for supplementary contracts .....	346,525.35
Interest from all sources.....	5,633,704.00
Discount on claims paid in advance.....	842.10
Rents, including \$20,437.26 for own use.....	126,851.85
(Total interest and rent, \$5,761,397.95.)	

Profit on sale or maturity of ledger assets.....	\$84,665.36
Increase in book value of ledger assets.....	14,955.31
All other sources .....	100.00

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Total income .....	\$24,524,010.20
Net or ledger assets December 31, 1908.....	116,735,852.63
Total .....	\$141,259,862.83

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## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$7,328,381.92
Annuities involving life contingencies.....	183,014.71
Premium notes voided by lapse.....	8,834.51
Surrender values paid in cash.....	2,370,597.26
Surrender values applied to pay new premiums.....	2,663.02
Surrender values applied to pay renewal premiums.....	13,190.62
Dividends paid policy-holders in cash.....	416,876.26
Dividends applied to pay renewal premiums.....	1,482,635.27
Dividends applied to shorten premium paying period.....	246,927.16
Dividends applied to purchase paid-up additions and annuities .....	410,534.72

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Total paid policy-holders .....	\$12,463,655.45
Claims on supplementary contracts.....	127,822.23
Commissions and bonuses paid to agents.....	1,891,394.00
Commuting commissions .....	175.00
Salaries and allowances to managers and agents.....	17,991.11
Agency supervision, traveling and all other agency expenses..	27,630.59
Medical examiners' fees and inspections.....	143,043.03
Salaries of officers and home office employees.....	425,655.16
Rent .....	29,055.71
Insurance taxes, licenses and department fees.....	433,406.21
Taxes on real estate.....	57,400.51
Real estate expenses (except taxes).....	43,624.84
Loss on sales or maturity of ledger assets.....	36,091.14
Decrease in book value of ledger assets.....	89,401.25
All other disbursements.....	387,250.24

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Total disbursements .....

Balance .....

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Invested in the following:

### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$3,248,548.35
Loans on mortgages of real estate.....	60,326,366.50
Loans on collateral securities.....	2,551,100.00
Loans on company's policies as collateral.....	16,812,271.22
Premium notes on policies in force.....	5,589,206.74
Book value of stocks and bonds.....	35,152,840.71
Cash in trust companies and banks on interest.....	1,198,991.68
Cash in company's office, \$4,735.57; in bank, \$177,260.80.....	181,996.37
Agents' balances .....	24,944.79

Total ledger assets, as per balance.....	\$125,086,266.36
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### OTHER ASSETS.

Interest due and accrued.....	2,333,528.00
Market value of real estate over book.....	825,300.49

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$23,260.10	\$612,209.24
Deferred premiums on policies in force..	158,320.84	1,059,483.34
Total .....	\$181,580.94	\$1,671,692.58
Deduct average loading.....	36,316.19	334,338.52
	\$145,264.75	\$1,337,354.06

Net amount of uncollected and deferred premiums.....	1,482,618.81
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Gross assets .....	\$129,727,713.66
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### ITEM NOT ADMITTED.

Agents' debit balances.....	29,265.09
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Total admitted assets.....	\$129,698,448.57
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### LIABILITIES.

Net reinsurance reserve.....	\$115,934,926.00
Present value of supplementary contracts.....	1,281,888.95

Death losses in process of adjustment.....	\$183,994.70
Death losses reported, no proofs received.....	300,000.00
Matured endowments due and unpaid.....	48,865.00
Death losses and other policy claims resisted.....	57,224.90
<hr/>	
Total policy claims .....	\$590,084.60
Premiums paid in advance.....	103,114.92
Unearned interest and rent.....	14,744.06
Commissions to agents, due or accrued.....	3,481.46
Cost of collection on unpaid premiums over loading.....	34,246.16
State, county and municipal taxes, due or accrued.....	442,900.00
Due for taxes, fees, salaries, expenses, etc.....	89,572.00
Dividends or other profits due policy-holders.....	323,864.77
Dividends payable to policy-holders during 1910.....	3,551,506.83
Reserve for suspended mortality.....	1,683,625.00
<hr/>	
	\$124,053,954.75
Unassigned funds (surplus).....	5,644,493.82
<hr/>	
Total liabilities .....	\$129,698,448.57
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## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$5,398,049.46
Premium notes received during the year.....	991,598.28
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Total .....	\$6,389,647.74
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$190,336.25
Purchase of surrendered policies.....	261,245.44
Voided by lapse.....	8,834.51
Payment of dividends to policy-holders.....	22,334.66
Redeemed by maker in cash.....	317,690.14
<hr/>	
Total reduction .....	800,441.00
<hr/>	
Balance of note assets December 31, 1909.....	\$5,589,206.74
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## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	159,066	\$371,500,664.00
Endowment policies .....	32,558	69,540,835.00
All other policies .....	9,195	20,519,996.00
Reversionary additions .....	.....	7,685,932.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	20,446	48,300,913.00
Endowment policies .....	2,481	5,054,421.00
All other policies .....	1,455	4,891,438.00
Reversionary additions .....	.....	707,508.00

## OLD POLICIES REVIVED.

Whole life policies .....	229	467,988.00
Endowment policies .....	38	65,000.00
All other policies .....	7	23,000.00
Reversionary additions .....	.....	6,113.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	27	121,000.00
Endowment policies .....	.....	48,932.00
All other policies .....	2	9,000.00

Total number and amount.....	225,504	\$528,942,740.00
Deduct policies ceased to be in force.....	11,933	26,762,840.00

Total in force December 31, 1909.....	213,571	\$502,179,900.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	170,384	\$400,631,181.00
Endowment .....	32,608	69,537,363.00
All other.....	10,579	24,062,957.00
Reversionary additions.....	.....	7,948,399.00
	213,571	\$502,179,900.00

## TERMINATED AS FOLLOWS:

By death .....	2,115	\$5,678,696.00
maturity .....	751	1,681,585.00

1909]

## OF OTHER STATES.

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By expiry .....	3,805	\$7,122,747.00
surrender .....	3,329	8,016,384.00
lapse .....	1,933	3,843,616.00
change and decrease .....	.....	419,812.00
Total .....	11,933	\$26,762,840.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	785	\$1,245,482.00
Policies issued during year.....	74	136,000.00
Total .....	859	\$1,381,482.00
Deduct policies ceased to be in force.....	41	51,085.00
In force in New Hampshire, Dec. 31, 1909..	818	\$1,330,397.00
Losses incurred and paid during year.....	33	\$27,823.00
Premiums collected or secured without deductions.....		\$52,121.37

## MUTUAL LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April, 1842. Commenced business February 1, 1843.

CHARLES A. PEABODY, *President*.

WILLIAM J. EASTON,

WILLIAM F. DIX,

} *Secretaries.*

## INCOME.

First year's premiums on original policies.....	\$3,398,973.70
Surrender values applied to pay first year's premiums.....	32,309.84
Total first year's premiums on original policies.....	\$3,431,283.54
Dividends applied to purchase paid-up additions and annuities	1,797,944.42



Consideration for life annuities.....	\$587,742.17
Consideration for supplementary contracts.....	957,894.94
(Total new premiums, \$6,774,865.07.)	
Renewal premiums .....	45,292,267.16
Dividends applied to pay renewal premiums.....	1,117,831.69
Surrender values applied to pay renewal premiums.....	233,298.62
Renewal premiums for deferred annuities.....	18,600.23
(Total renewal premiums, \$46,661,997.70.)	
<hr/>	
Total premium income.....	\$53,436,862.77
Consideration for supplementary contracts.....	261,679.92
Dividends left with company at interest.....	27,924.39
Interest from all sources.....	23,174,544.43
Rents, including \$358,186.23 for own use.....	1,688,737.56
(Total interest and rent, \$24,863,281.99.)	
Profit on sale or maturity of ledger assets.....	6,420,640.26
Increase in book value of ledger assets.....	421,914.56
All other sources .....	863,085.03
<hr/>	
Total income .....	\$86,295,388.92
Net or ledger assets December 31, 1908.....	515,282,177.30
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Total .....	\$601,577,566.22

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$29,026,174.39
Annuities involving life contingencies.....	2,707,751.74
Surrender values paid in cash.....	11,904,199.31
Surrender values applied to pay new premiums.....	32,309.84
Surrender values applied to pay renewal premiums.....	233,298.62
Dividends paid policy-holders in cash.....	8,062,214.46
Dividends applied to pay renewal premiums.....	1,117,831.69
Dividends applied to purchase paid-up additions and annuities	1,797,944.42
Dividends left with company at interest.....	27,924.39
<hr/>	
Total paid policy-holders.....	\$54,909,648.86
Claims on supplementary contracts.....	231,999.26
Dividends held on deposit surrendered during year.....	1,167.53
Commissions and bonuses paid to agents.....	2,289,191.94
Commuting commissions .....	201,306.66
Salaries and allowances to managers and agents.....	1,175,082.19

Agency supervision, traveling and all other agency expenses..	\$709,005.26
Medical examiners' fees and inspections.....	313,689.22
Salaries of officers and home office employees.....	1,220,173.86
Rent, including \$358,186.23 for own use.....	537,591.70
Insurance taxes, licenses and department fees.....	719,520.72
Taxes on real estate.....	387,119.02
Real estate expenses (except taxes).....	422,149.08
Loss on sales or maturity of ledger assets.....	10,801.22
Decrease in book value of ledger assets.....	1,439,815.71
All other disbursements .....	1,689,487.91
Total disbursements .....	<u>\$66,257,750.14</u>
Balance .....	<u>\$535,319,816.08</u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$25,351,688.09
Loans on mortgages of real estate.....	128,754,102.94
Loans on company's policies as collateral.....	65,274,997.91
Book value of stocks and bonds.....	312,975,206.17
Cash in trust companies and banks on interest.....	2,050,296.50
Cash in company's office, \$49,028.38; in bank, \$581,864.20....	630,892.58
Agents' balances .....	206,224.39
Suspense account .....	54,080.19
Supplies .....	22,327.31
Total ledger assets, as per balance.....	<u>\$535,319,816.08</u>

#### OTHER ASSETS.

Interest due and accrued.....			3,717,630.91
Rents due and accrued.....			180,050.34
Market value of real estate over book.....			937,598.44
Market value of stocks and bonds over book.....			16,380,674.46
	New		
	Business.	Renewals.	
Premiums due and unreported on policies in force.....	\$27,889.77	\$2,961,882.00	
Deferred premiums on policies in force..	178,577.42	2,134,327.07	
	<hr/>	<hr/>	
Total .....	\$206,467.19	\$5,096,209.07	
Deduct average loading.....	53,681.47	1,325,014.36	
	<hr/>	<hr/>	
	\$152,785.72	\$3,771,194.71	

Net amount of uncollected and deferred premiums.....	\$3,923,980.43
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Gross assets .....	\$560,459,750.66
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## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$260,975.55
Cash advanced to agents.....	10,770.00
Supplies, printed matter, and stationery.....	22,327.31
Suspense items .....	43,810.19

Total items not admitted.....	337,383.05
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Total admitted assets.....	\$560,122,367.61
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## LIABILITIES.

Net reinsurance reserve.....	\$445,388,997.00
Present value of supplementary contracts.....	2,351,535.39
Surrender values claimable on terminated policies.....	59,387.62

Death losses due and unpaid.....	\$443,318.92
Death losses in process of adjustment.....	1,075,320.04
Death losses reported, no proofs received.....	1,432,503.43
Matured endowments due and unpaid.....	160,330.08
Death losses and other policy claims resisted.....	646,480.04
Due and unpaid on annuity claims.....	162,045.63

Total policy claims.....	3,919,998.14
Due and unpaid on supplementary contracts.....	1,393.83
Dividends left with company at interest.....	34,246.92
Premiums paid in advance.....	421,025.73
Unearned interest and rent.....	1,347,961.36
Commissions to agents, due or accrued.....	4,971.42
State, county and municipal taxes, due or accrued.....	55,823.39
Due for taxes, fees, salaries, expenses, etc.....	25,315.95
Dividends or other profits due policy-holders.....	604,254.50
Dividends payable to policy-holders during 1910.....	2,450,179.20
Dividends declared on deferred dividend policies payable during 1910 .....	9,951,572.91
Amount set apart or held awaiting apportionment on deferred dividend policies .....	73,987,086.56
Fund for depreciation of securities and general contingencies.....	17,519,350.35
Reserve to meet licenses, franchise and other taxes for 1910..	1,252,104.55
All other liabilities .....	747,162.79

Total liabilities .....	\$560,122,367.61
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## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies.....	512,243	\$1,151,230,039.00
Endowment policies .....	115,240	228,395,634.00
All other policies .....	12,263	39,365,676.00
Reversionary additions .....	.....	19,408,454.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	29,906	64,109,442.00
Endowment policies .....	5,478	9,184,150.00
All other policies .....	8,425	25,777,417.00
Reversionary additions .....	.....	2,969,624.00

## OLD POLICIES REVIVED.

Whole life policies .....	425	954,814.00
Endowment policies .....	147	284,884.00
All other policies .....	9	88,973.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	50	.....
Endowment policies .....	10	.....
All other policies .....	7	1,341,062.00

Total number and amount.....	684,203	\$1,543,110,169.00
Deduct policies ceased to be in force.....	38,875	101,786,321.00

Total in force December 31, 1909..... 645,328 \$1,441,323,848.00

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	515,537	\$1,131,023,604.00
Endowment .....	113,004	213,497,785.00
All other.....	16,787	76,678,545.00
Reversionary additions.....	.....	20,123,914.00
		<hr/>
		645,328 \$1,441,323,848.00

## TERMINATED AS FOLLOWS:

By death .....	7,759	\$22,956,869.00
maturity .....	2,520	6,826,227.00

By expiry .....	382	\$4,294,367.00
surrender .....	19,112	42,834,678.00
lapse .....	9,102	19,477,463.00
change and decrease .....	.....	5,396,717.00
Total .....	38,875	\$101,786,321.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	6,715	\$10,225,104.00
Policies issued during year.....	301	422,952.40
Total .....	7,016	\$10,648,056.40
Deduct policies ceased to be in force.....	653	955,664.00
In force in New Hampshire, Dec. 31, 1909.	6,363	\$9,692,392.40
Losses and claims unpaid December 31 of previous year .....	6	\$5,618.02
Losses incurred during year.....	195	310,804.00
Total .....	201	\$316,422.02
Losses and claims paid during year.....	196	\$301,858.00
Losses and claims unpaid December 31, 1909..	5	14,564.02
Premiums collected or secured without deductions.....		\$326,772.92

## NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

Incorporated November 13, 1848. Commenced business February 1, 1850.

JOSEPH A. DEBOER, *President*.OSMAN D. CLARK, *Secretary*.

## INCOME.

First year's premiums on original policies.....	\$469,098.18
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Surrender values applied to pay first year's premiums.....	\$661.96
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Total first year's premiums on original policies.....	\$469,760.14
Dividends applied to purchase paid-up additions and annuities	22,837.77
Consideration for life annuities.....	662,315.14

(Total new premiums, \$1,154,913.05.)

Renewal premiums .....	4,920,308.34
Dividends applied to pay renewal premiums.....	229,895.34
Dividends applied to shorten premium paying period.....	12,872.06
Surrender values applied to pay renewal premiums.....	101.78
Renewal premiums for deferred annuities.....	1,907.45

(Total renewal premiums, \$5,165,084.97.)

Total premium income.....	\$6,319,998.02
Consideration for supplementary contracts.....	44,737.63
Dividends left with company at interest.....	7.87
Interest from all sources.....	2,021,207.23
Discount on claims paid in advance.....	321.68
Rents, including \$7,900 for own use.....	31,519.47
(Total interest and rent, \$2,053,048.38.)	
Profit on sale or maturity of ledger assets.....	1,618.06
All other sources.....	18,055.59

Total income .....	\$8,347,465.55
Net or ledger assets December 31, 1908.....	42,527,372.23

Total .....	\$50,964,837.78
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#### DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$2,046,047.89
Annuities involving life contingencies.....	330,002.79
Surrender values paid in cash.....	955,157.74
Surrender values applied to pay new premiums.....	661.96
Surrender values applied to pay renewal premiums.....	101.78
Dividends paid policy-holders in cash.....	264,600.15
Dividends applied to pay renewal premiums.....	229,895.34
Dividends applied to shorten premium paying period.....	12,872.06
Dividends applied to purchase paid-up additions and annuities	22,837.77
Dividends left with company at interest.....	7.87

Total paid policy-holders.....	\$3,862,185.35
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Claims on supplementary contracts.....	\$15,594.33
Commissions and bonuses paid to agents.....	579,891.00
Salaries and allowances to managers and agents.....	77,752.74
Agency supervision, traveling and all other agency expenses..	12,086.99
Medical examiners' fees and inspections.....	44,382.42
Salaries of officers and home office employees.....	142,831.82
Rent, including \$7,900 for own use.....	51,692.67
Insurance taxes, licenses and department fees.....	159,277.36
Taxes on real estate.....	6,278.32
Real estate expenses (except taxes).....	10,329.11
Loss on sales or maturity of ledger assets.....	8,935.84
Decrease in book value of ledger assets.....	4,500.00
All other disbursements.....	161,575.12

Total disbursements ..... \$5,137,313.07

Balance ..... \$45,827,524.71

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$364,500.00
Loans on mortgages of real estate.....	10,625,314.76
Loans on company's policies as collateral.....	5,728,724.42
Premium notes on policies in force.....	1,737,466.75
Book value of stocks and bonds.....	17,513,837.48
Cash in trust companies and banks on interest.....	835,704.21
Cash in company's office, \$723.28; in bank, \$19,111.80.....	19,835.17
Agents' balances .....	2,141.92

Total ledger assets, as per balance ..... \$45,827,524.71

#### OTHER ASSETS.

Interest due and accrued.....	949,517.70
Rents due and accrued.....	2,106.09
Market value of stocks and bonds over book.....	51,888.00

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$8,926.90	\$354,909.01
Deferred premiums on policies in force..	45,054.91	432,479.67
Total .....	\$53,981.81	\$787,388.68
Deduct average loading.....	13,578.80	167,829.21
	\$40,403.01	\$619,559.47



Net amount of uncollected and deferred premiums.....	\$659,962.48
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Gross assets .....	\$17,490,998.98
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## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$2,493.80
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Premium obligations in excess of net value of their policies .....	31.77
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Total items not admitted.....	2,525.57
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Total admitted assets.....	\$17,488,473.41
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## LIABILITIES.

Net reinsurance reserve.....	\$40,276,021.00
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Present value of supplementary contracts.....	96,663.00
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Surrender values claimable on terminated policies.....	3,952.36
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Death losses in process of adjustment.....	\$17,000.00
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Death losses reported, no proofs received.....	43,894.55
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Matured endowments due and unpaid.....	14,345.00
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Death losses and other policy claims resisted.....	8,000.00
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Due and unpaid on annuity claims.....	8,388.81
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Total policy claims.....	91,628.36
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Dividends left with company at interest.....	61.40
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Premiums paid in advance.....	4,354.28
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Unearned interest and rent.....	448.63
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Commissions to agents, due or accrued.....	283.74
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Cost of collection of unpaid premiums over loading.....	10,061.04
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State, county and municipal taxes, due or accrued.....	147,793.38
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Due for taxes, fees, salaries, expenses, etc.....	22,378.50
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Dividends or other profits due policy-holders.....	37,272.89
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Dividends payable to policy-holders during 1910.....	334,142.14
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Dividends declared on deferred dividend policies payable dur-	
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ing 1910 .....	428,367.32
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Amount set apart or held awaiting apportionment on deferred	
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dividend policies .....	3,943,598.24
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Special reserve .....	189,285.27
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All other liabilities.....	13,237.81
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	\$45,599,549.36
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Unassigned funds (surplus).....	1,888,924.05
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Total liabilities .....	\$47,488,473.41
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## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$1,630,729.31
Premium notes received during the year.....	417,659.01
Total .....	<u>\$2,048,388.32</u>
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$38,857.16
Purchase of surrendered policies.....	152,191.99
Payment of dividends to policy-holders.....	1,806.07
Redeemed by maker in cash.....	118,066.35
Total reduction .....	<u>310,921.57</u>
Balance of note assets December 31, 1909.....	<u>\$1,737,466.75</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	44,449	\$90,560,361.00
Endowment policies .....	26,395	44,421,081.00
All other policies .....	8,500	19,027,502.00
Reversionary additions .....	.....	138,899.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	3,444	7,197,624.00
Endowment policies .....	1,410	2,149,838.00
All other policies .....	2,695	7,102,759.00
Reversionary additions .....	.....	41,602.00

## OLD POLICIES REVIVED.

Whole life policies .....	82	157,000.00
Endowment policies .....	66	89,000.00
All other policies .....	44	104,069.00
Reversionary additions .....	.....	11.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	13,275.00
Endowment policies .....	.....	1,916.00
All other policies .....	.....	4,684.00
Total number and amount.....	87,135	<u>\$171,009,621.00</u>

Deduct policies ceased to be in force.....	5,338	\$11,821,744.00
Total in force December 31, 1909.....	81,797	\$159,187,877.00

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	45,816	\$93,199,497.00
Endowment .....	26,168	43,673,345.00
All other.....	9,813	22,143,394.00
Reversionary additions.....		171,641.00
	81,797	\$159,187,877.00

## TERMINATED AS FOLLOWS:

By death .....	614	\$1,537,720.00
maturity .....	288	476,667.00
expiry .....	568	1,180,656.00
surrender .....	1,621	3,840,966.00
lapse .....	1,866	3,828,300.00
change and decrease .....	381	957,435.00
Total .....	5,338	\$11,821,744.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	4,103	\$5,706,362.41
Policies issued during year.....	576	787,348.03
Total .....	4,679	\$6,493,710.44
Deduct policies ceased to be in force.....	352	438,266.04
In force in New Hampshire, Dec. 31, 1909	4,327	\$6,055,444.40
Losses and claims unpaid December 31 of previous year .....	2	\$145.00
Losses incurred during year .....	36	70,500.00
Total .....	38	\$70,645.00
Losses and claims paid during year.....	36	\$70,500.00
Losses and claims unpaid December 31, 1909...	2	145.00
Premiums collected or secured without deductions.....		\$235,438.89

## NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated, 1841.

Commenced business, 1845.

DARWIN P. KINGSLEY, *President*.SEYMOUR M. BALLARD, *Secretary*.

## INCOME.

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Total first year's premiums on original policies.....	\$5,949,283.41
Dividends applied to purchase paid-up additions and annuities .....	445,293.33
Consideration for life annuities.....	438,795.86
Consideration for supplementary contracts.....	45,544.35
(Total new premiums, \$6,878,916.95.)	
Renewal premiums .....	70,402,550.97
Dividends applied to pay renewal premiums.....	1,276,449.72
Surrender values applied to pay renewal premiums.....	37,274.55
Renewal premiums for deferred annuities.....	29,835.51
(Total renewal premiums, \$71,746,110.75.)	
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Total premium income.....	\$78,625,027.70
Consideration for supplementary contracts.....	220,433.59
Dividends left with company at interest.....	17,796.45
Interest from all sources.....	23,914,342.17
Discount on claims paid in advance.....	2,955.07
Rents, including \$277,411.87 for own use.....	1,047,577.53
(Total interest and rent, \$24,964,874.77.)	
Profit on sale or maturity of ledger assets.....	192,373.82
Increase in book value of ledger assets.....	6,875,128.60
All other sources.....	129,707.63
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Total income .....	\$111,025,342.56
Net or ledger assets December 31, 1908.....	545,945,703.42
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Total .....	\$656,971,045.98

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$29,473,197.84
Annuities involving life contingencies.....	1,705,682.88
Surrender values paid in cash.....	13,539,124.64

Surrender values applied to pay renewal premiums.....	\$37,274.55
Dividends paid policy-holders in cash.....	5,495,401.97
Dividends applied to pay renewal premiums.....	1,276,449.72
Dividends applied to purchase paid-up additions and annuities	445,293.33
Dividends left with company at interest.....	17,796.45

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Total paid policy-holders .....	\$51,990,221.38
Claims on supplementary contracts.....	215,339.00
Dividends held on deposit surrendered during year.....	57.09
Commissions and bonuses paid to agents.....	3,806,781.80
Salaries and allowances to managers and agents.....	1,087,107.75
Agency supervision, traveling and all other agency expenses	896,390.76
Medical examiners' fees and inspections.....	304,729.86
Salaries of officers and home office employees.....	1,483,863.47
Rent, including \$277,411.87 for own use.....	542,010.90
Insurance taxes, licenses and department fees.....	943,357.64
Taxes on real estate.....	166,903.69
Real estate expenses (except taxes).....	294,386.46
Loss on sales or maturity of ledger assets.....	973.08
Decrease in book value of ledger assets.....	4,342,925.47
All other disbursements .....	1,291,388.22

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Total disbursements .....\$67,366,436.57

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Balance .....\$589,604,609.41

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$11,718,644.04
Loans on mortgages of real estate.....	69,748,270.53
Loans on company's policies as collateral.....	89,952,566.32
Premium notes on policies in force.....	4,690,906.49
Book value of stocks and bonds.....	404,658,586.64
Cash in trust companies and banks on interest.....	6,597,574.80
Cash in company's offices, \$106,805.63; in bank, \$1,939,197.28.	2,046,002.91
Agents' balances .....	47,286.12
Cash in transit .....	144,771.56

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Total ledger assets, as per balance.....\$589,604,609.41

## OTHER ASSETS.

Interest due and accrued.....	\$6,579,335.87
Rents due and accrued.....	17,078.60

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$68,379.42	\$4,276,881.50
Deferred premiums on policies in force..	291,214.00	4,785,738.00
Total .....	\$359,593.42	\$9,062,619.50
Deduct average loading.....	89,898.36	2,265,654.88
	<u>\$269,695.06</u>	<u>\$6,796,964.62</u>

Net amount of uncollected and deferred premiums..... 7,066,659.68

Gross assets .....\$603,267,683.56

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$115,221.99
Book value of ledger assets over market.....	3,444,175.60

Total items not admitted..... 3,559,397.59

Total admitted assets.....\$599,708,285.97

## LIABILITIES.

Net reinsurance reserve.....	\$496,931,152.00
Present value of supplementary contracts.....	2,397,696.66
Surrender values claimable on terminated policies.....	266,220.67

Death losses in process of adjustment.....	\$1,070,639.71
Death losses reported, no proofs received.....	2,003,670.25
Matured endowments due and unpaid.....	408,862.19
Death losses and other policy claims resisted.....	261,269.69
Due and unpaid on annuity claims.....	136,308.70

Total policy claims.....	3,880,750.54
Due and unpaid on supplementary contracts.....	179.75
Dividends left with company at interest.....	18,295.17
Premiums paid in advance.....	813,932.98
Unearned interest and rent.....	2,139,147.12
Commissions due on premium notes.....	47,064.00
Commissions to agents, due or accrued.....	10,698.64

State, county and municipal taxes, due or accrued.....	\$862,478.75
Due for taxes, fees, salaries, expenses, etc.....	131,794.11
Dividends or other profits due policy-holders.....	716,529.09
Dividends payable to policy-holders during 1910.....	2,566,983.00
Dividends declared on deferred dividend policies payable during 1910 .....	6,277,125.89
Amount set apart or held awaiting apportionment on deferred dividend policies .....	71,778,756.00
Reserve, special or surplus funds especially set aside.....	9,310,285.77
All other liabilities .....	1,559,195.83
Total liabilities .....	<u>\$599,703,285.97</u>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$4,685,504.35
Premium notes received during the year.....	894,767.23
Restored by revival of policies.....	38,244.70
Total .....	<u>\$5,618,516.28</u>

Deductions during the year, as follows:—Notes, loans or liens used in—

Payment of losses and claims.....	\$61,458.55
Purchase of surrendered policies.....	184,918.68
Payment of dividends to policy-holders.....	117.98
Redeemed by maker in cash.....	681,114.58
Total reduction .....	<u>927,609.79</u>
Balance of note assets December 31, 1909.....	<u>\$4,690,906.49</u>

## EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	615,368	\$1,263,643,633.00
Endowment policies .....	326,814	601,407,587.00
All other policies .....	36,027	124,754,256.00
Reversionary additions .....	.....	3,754,125.00



## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	46,593	\$112,370,600.00
Endowment policies .....	18,451	30,650,000.00
All other policies .....	830	3,021,800.00
Reversionary additions .....	.....	804,717.00

## OLD POLICIES REVIVED.

Whole life policies .....	1,278	3,242,200.00
Endowment policies .....	782	1,455,600.00
All other policies .....	49	144,500.00
Reversionary additions .....	.....	16,310.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	2,986,718.00
Endowment policies .....	.....	2,530,938.00
All other policies .....	.....	5,932,268.00
Reversionary additions .....	.....	112.00

Total number and amount.....	1,046,192	\$2,156,715,364.00
Deduct policies ceased to be in force.....	64,602	153,906,137.00

Total in force December 31, 1909.....	981,590	\$2,002,809,227.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

	Number.	Amount.
Whole life.....	626,956	\$1,296,195,011.00
Endowment .....	324,933	591,604,255.00
All other.....	29,701	111,080,217.00
Reversionary additions.....	.....	3,929,744.00
	981,590	\$2,002,809,227.00

## TERMINATED AS FOLLOWS:

By death .....	9,492	\$23,484,914.00
maturity .....	2,467	6,535,471.00
expiry .....	11,297	26,670,808.00
surrender .....	23,480	50,050,864.00
lapse .....	17,866	37,243,875.00
change and decrease .....	.....	9,920,205.00
Total .....	64,602	\$153,906,137.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	3,340	\$4,667,365.00
Policies issued during year.....	190	343,291.00
		<hr/>
Total .....	3,530	\$5,010,656.00
Deduct policies ceased to be in force.....	205	316,384.00
		<hr/>
In force in New Hampshire, Dec. 31, 1909..	3,325	\$4,694,272.00
		<hr/>
Losses and claims unpaid December 31 of pre- vious year .....	1	\$500.00
Losses incurred during year.....	37	49,781.77
		<hr/>
Total .....	38	\$50,281.77
		<hr/>
Losses and claims paid during year.....	36	\$49,180.77
Losses and claims unpaid December 31, 1909....	2	1,101.00
		<hr/>
Premiums collected or secured without deductions.....		\$179,700.92

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857.      Commenced business November 25, 1858.

GEORGE C. MARKHAM, *President.*

A. S. HATHAWAY, *Secretary.*

### INCOME.

First year's premiums on original policies.....	\$3,692,372.87
Surrender values applied to pay first year's premiums.....	1,564.42
	<hr/>
Total first year's premiums on original policies.....	\$3,693,937.29

Dividends applied to purchase paid-up additions and annuities	\$1,215,878.56
Consideration for life annuities.....	199,223.75
Consideration for supplementary contracts.....	8,404.62
(Total new premiums, \$5,117,444.22.)	
Renewal premiums .....	27,074,160.25
Dividends applied to pay renewal premiums.....	4,896,319.72
Renewal premiums for deferred annuities.....	2,073.34
(Total renewal premiums, \$31,972,553.31.)	
<hr/>	
Total premium income.....	\$37,089,997.53
Consideration for supplementary contracts.....	213,469.08
Dividends left with company at interest.....	1,999.78
Interest from all sources.....	11,847,102.16
Discount on claims paid in advance.....	13,431.41
Rents, including \$55,955 for own use.....	217,698.95
(Total interest and rent, \$12,078,232.52.)	
Profit on sale or maturity of ledger assets.....	27,403.31
Increase in book value of ledger assets.....	33,777.61
All other sources.....	263.11
<hr/>	
Total income .....	\$49,445,142.94
Net or ledger assets December 31, 1908.....	243,297,608.72
<hr/>	
Total .....	\$292,742,751.66

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$10,788,900.61
Annuities involving life contingencies.....	81,971.70
Surrender values paid in cash.....	7,622,769.97
Surrender values applied to pay new premiums.....	1,564.42
Dividends paid policy-holders in cash.....	4,225,615.61
Dividends applied to pay renewal premiums.....	4,896,319.72
Dividends applied to purchase paid-up additions and annuities	1,215,878.56
Dividends left with company at interest.....	1,999.78
<hr/>	
Total paid policy-holders.....	\$28,835,020.37
Claims on supplementary contracts.....	141,935.06
Dividends held on deposit surrendered during year.....	52.24
Commissions and bonuses paid to agents.....	3,711,410.90
Agency supervision, traveling and all other agency expenses..	3,220.98
Medical examiners' fees and inspections.....	208,819.45

Salaries of officers and home office employees.....	\$764,601.87
Rent, including \$55,955 for own use.....	62,510.72
Insurance taxes, licenses and department fees.....	835,711.89
Taxes on real estate.....	36,065.43
Real estate expenses (except taxes).....	97,259.35
Loss on sales or maturity of ledger assets.....	2,308.92
Decrease in book value of ledger assets.....	138,321.11
All other disbursements.....	404,043.64
Total disbursements .....	<u>\$35,241,281.93</u>
Balance .....	<u>\$257,501,469.73</u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,915,744.64
Loans on mortgages of real estate.....	138,771,264.93
Loans on company's policies as collateral.....	35,736,328.94
Premium notes on policies in force.....	566,716.77
Book value of stocks and bonds.....	78,243,488.69
Cash in trust companies and banks on interest.....	2,156,924.81
Cash in company's office.....	78,507.97
Agents' balances .....	32,492.98
Total ledger assets, as per balance.....	<u>\$257,501,469.73</u>

#### OTHER ASSETS.

Interest due and accrued.....	4,108,542.46
Rents due and accrued.....	11,670.01

	New Business.	Renewals.
Premiums due and unreported on policies in force.....	\$18,041.00	\$1,488,017.00
Deferred premiums on policies in force...	231,813.00	1,709,261.16
Total .....	<u>\$249,854.00</u>	<u>\$3,197,278.16</u>
Deduct average loading.....	53,718.61	687,414.80
	<u>\$196,135.39</u>	<u>\$2,509,863.36</u>

Net amount of uncollected and deferred premiums..... \$2,705,998.75

Gross assets .....\$264,327,680.95

#### ITEMS NOT ADMITTED.

Agents' debit balances..... \$32,492.98

Book value of ledger assets over market..... 1,853,198.69

Total items not admitted..... 1,885,691.67

Total admitted assets.....\$262,441,989.28

#### LIABILITIES.

Net reinsurance reserve.....\$225,666,351.29

Present value of supplementary contracts..... 1,421,601.33

Surrender values claimable on terminated policies..... 7,133.97

Death losses due and unpaid..... \$68,385.96

Death losses in process of adjustment..... 197,123.62

Death losses reported, no proofs received..... 222,084.70

Matured endowments due and unpaid..... 55,050.96

Death losses and other policy claims resisted..... 115,385.50

Due and unpaid on annuity claims..... 5,632.12

Total policy claims..... 663,662.86

Due and unpaid on supplementary contracts..... 61.52

Dividends left with company at interest..... 2,960.71

Premiums paid in advance..... 29,750.70

Unearned interest and rent..... 428.88

Commissions to agents, due or accrued..... 86,273.14

State, county and municipal taxes, due or accrued..... 274,137.14

Due for taxes, fees, salaries, expenses, etc..... 70,409.78

Dividends or other profits due policy-holders..... 804,284.19

Dividends payable to policy-holders during 1910..... 7,543,731.80

Dividends declared on deferred dividend policies payable during 1910 ..... 4,756,268.20

Amount set apart or held awaiting apportionment on deferred dividend policies ..... 13,921,375.00

\$255,248,430.51

Unassigned funds (surplus)..... 7,193,558.77

Total liabilities .....\$262,441,989.28

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$533,804.13	
Premium notes received during the year.....	392,041.97	
Restored by revival of policies.....	1,924.89	
Total .....		\$927,770.99
Deductions during the year, as follows:—Notes, loans or liens used in—		
Payment of losses and claims.....	\$22,333.04	
Purchase of surrendered policies.....	42,890.42	
Payment of dividends to policy-holders.....	118,183.17	
Redeemed by maker in cash.....	177,647.59	
Total reduction .....		361,054.22
Balance of note assets December 31, 1909.....		<u>\$566,716.77</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	248,760	\$610,920,684.00
Endowment policies .....	97,155	208,372,923.00
All other policies .....	36,423	112,368,377.00
Reversionary additions .....	.....	12,914,634.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	26,747	71,352,238.00
Endowment policies .....	5,194	12,125,450.00
All other policies .....	7,544	30,238,500.00
Reversionary additions .....	.....	2,940,746.00

## OLD POLICIES REVIVED.

Whole life policies .....	345	973,582.00
Endowment policies .....	97	221,792.00
All other policies .....	146	615,300.00
Reversionary additions .....	.....	394.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	218	.....
Endowment policies .....	47	.....

All other policies .....	40	.....
Total number and amount.....	422,626	\$1,063,044,620.00
Deduct policies ceased to be in force.....	19,012	50,145,525.00
Total in force December 31, 1909.....	403,614	\$1,012,899,095.00

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	265,206	\$657,845,188.00
Endowment .....	97,273	208,951,305.00
All other .....	41,135	131,925,886.00
Reversionary additions .....	.....	14,176,716.00
	403,614	\$1,012,899,095.00

## TERMINATED AS FOLLOWS:

By death .....	3,162	\$8,498,985.00
maturity .....	840	2,219,896.00
expiry .....	168	1,446,828.00
surrender .....	8,251	19,348,714.00
lapse .....	6,591	14,845,082.00
change and decrease .....	.....	3,786,020.00
Total .....	19,012	\$50,145,525.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year.	1,335	\$2,515,455.00
Policies issued during year.....	23	79,000.00
Total .....	1,358	\$2,594,455.00
Deduct policies ceased to be in force.....	55	92,021.00
In force in New Hampshire, Dec. 31, 1909..	1,303	\$2,502,434.00
Losses and claims unpaid December 31 of previous year .....	3	\$4,000.00
Losses incurred during year.....	27	42,291.00
Total .....	30	\$46,291.00



Losses and claims paid during year.....	29	\$45,291.00
Losses and claims unpaid December 31, 1909....	1	1,000.00
		<hr/>
Premiums collected or secured without deductions.....		\$94,208.26

## PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 24, 1847. Commenced business May 25, 1847.

GEORGE K. JOHNSON, *President*.

JOHN HUMPHREYS, *Secretary*.

### INCOME.

First year's premiums on original policies.....	\$1,951,658.01
Surrender values applied to pay first year's premiums.....	5,592.47

Total first year's premiums on original policies.....	\$1,957,250.48
Dividends applied to purchase paid-up additions and annuities	145,570.14
Surrender values applied for paid-up insurance and annuities	214,596.81
Consideration for life annuities.....	399,606.27
Consideration for supplementary contracts.....	8,977.96

(Total new premiums, \$2,726,001.66.)

Renewal premiums .....	13,280,002.18
Dividends applied to pay renewal premiums.....	1,268,679.30
Surrender values applied to pay renewal premiums.....	11,265.74
Renewal premiums for deferred annuities.....	10,915.60

(Total renewal premiums, \$14,570,862.82.)

Total premium income.....	\$17,296,864.48
Consideration for supplementary contracts.....	301,311.40
Dividends left with company at interest.....	3,081.76
Interest from all sources.....	4,833,206.08
Discount on claims paid in advance.....	1,281.78
Rents, including \$52,000 for own use.....	152,710.66

(Total interest and rent, \$4,987,198.52.)

Profit on sale or maturity of ledger assets.....	\$73,315.76
All other sources.....	6,312.37
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Total income .....	\$22,668,084.29
Net or ledger assets December 31, 1908.....	97,372,932.33
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Total .....	\$120,041,016.62

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$6,350,002.33
Annuities involving life contingencies.....	289,873.94
Premium notes voided by lapse.....	76,669.61
Surrender values paid in cash.....	1,625,286.16
Surrender values applied to pay new premiums.....	5,592.47
Surrender values applied to pay renewal premiums.....	11,265.74
Surrender values applied for paid-up insurance and annuities	214,596.81
Dividends paid policy-holders in cash.....	337,226.62
Dividends applied to pay renewal premiums.....	1,268,679.30
Dividends applied to purchase paid-up additions and annuities	145,570.14
Dividends left with company at interest.....	3,081.76
<hr/>	
• Total paid policy-holders.....	\$10,327,844.88
Claims on supplementary contracts.....	190,069.57
Commissions and bonuses paid to agents.....	1,768,369.81
Commuting commissions .....	32,500.00
Salaries and allowances to managers and agents.....	112,831.72
Agency supervision, traveling and all other agency expenses..	13,448.72
Medical examiners' fees and inspections.....	135,052.56
Salaries of officers and home office employees.....	383,858.44
Rent, including \$52,000 for own use.....	126,211.81
Insurance taxes, licenses and department fees.....	492,973.39
Taxes on real estate.....	27,804.25
Real estate expenses (except taxes).....	51,666.32
Loss on sales or maturity of ledger assets.....	26,145.00
Decrease in book value of ledger assets.....	435,685.84
All other disbursements.....	263,242.41
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Total disbursements .....	\$14,387,704.72
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Balance .....	\$105,653,311.90

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$2,059,948.03
Loans on mortgages of real estate.....	44,297,132.60
Loans on collateral securities.....	2,324,187.20
Loans on company's policies as collateral.....	13,975,265.00
Premium notes on policies in force.....	2,393,217.93
Book value of stocks and bonds.....	39,283,668.14
Cash in trust companies and banks on interest.....	915,491.13
Cash in company's office.....	4,625.11
Bills receivable .....	288,156.09
Agents' balances .....	5,929.41
Bills receivable for premiums.....	105,691.26

Total ledger assets, as per balance.....\$105,653,311.90

OTHER ASSETS.

Interest due and accrued.....	1,350,996.95
Rents due and accrued.....	6,871.96
Market value of stocks and bonds over book.....	344,180.77

	New Business.	Renewals.
Premiums due and unreported on policies in force.....		\$1,195,212.26
Deferred premiums on policies in force..	\$84,248.68	1,072,048.87
Total .....	\$84,248.69	\$2,267,261.13
Deduct average loading.....	18,955.96	510,133.75
	\$65,292.73	\$1,757,127.38

Net amount of uncollected and deferred premiums.....	1,822,420.11
All other assets.....	8,753.74

Gross assets .....\$109,186,535.43

ITEMS NOT ADMITTED.

Agents' debit balances.....	\$5,934.93
Bills receivable for premiums.....	105,691.26
Cash advanced to agents.....	288,156.09

Total items not admitted..... 399,782.28

Total admitted assets.....\$108,786,753.15

## LIABILITIES.

Net reinsurance reserve.....	\$87,550,772.00
Present value of supplementary contracts.....	1,958,880.00
Death losses in process of adjustment.....	\$537,760.78
Matured credits awaiting proof.....	34,652.00
Death losses and other policy claims resisted.....	9,510.00
Total policy claims.....	581,922.78
Dividends left with company at interest.....	37,053.04
Premiums paid in advance.....	48,978.94
Unearned interest and rent.....	395,146.57
Commissions due on premium notes.....	40,192.01
State, county and municipal taxes, due or accrued.....	550,931.00
Due for taxes, fees, salaries, expenses, etc.....	13,092.00
Dividends or other profits due policy-holders.....	266,692.52
Dividends payable to policy-holders during 1910.....	2,645,000.00
Dividends payable to deferred dividend policy-holders during 1910 .....	284,198.70
Amount set apart or held awaiting apportionment on deferred dividend policies .....	7,197,087.68
Reserve, special or surplus funds especially set aside.....	2,761,274.00
	<u>\$104,331,221.24</u>
Unassigned funds (surplus).....	4,455,531.91
Total liabilities .....	<u><u>\$108,786,753.15</u></u>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$1,991,548.61
Premium notes received during the year.....	734,513.79
Restored by revival of policies.....	12,664.45
Total .....	<u>\$2,738,726.85</u>
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$69,114.57
Purchase of surrendered policies.....	44,283.67
Voided by lapse.....	89,334.06
Payment of dividends to policy-holders.....	81,008.31
Redeemed by maker in cash.....	61,768.31
Total reduction .....	<u>345,508.92</u>
Balance of note assets December 31, 1909.....	<u><u>\$2,393,217.93</u></u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	101,499	\$239,339,884.00
Endowment policies .....	40,233	82,319,346.00
All other policies .....	35,786	123,368,002.00
Reversionary additions .....	.....	1,661,004.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	11,076	32,631,272.00
Endowment policies .....	2,226	4,908,520.00
All other policies .....	4,781	20,973,817.00

## OLD POLICIES REVIVED.

Whole life policies .....	284	730,948.00
Endowment policies .....	89	154,396.00
All other policies .....	305	1,330,081.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	109,966.00
Endowment policies .....	.....	43,810.00
All other policies .....	.....	8,983.00
Reversionary additions .....	.....	239,726.00

Total number and amount.....	196,279	\$507,819,755.00
Deduct policies ceased to be in force.....	11,964	36,036,642.00

Total in force December 31, 1909.....	184,315	\$471,783,113.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life.....	108,320	\$261,879,181.00
Endowment .....	39,826	81,679,827.00
All other.....	36,169	126,460,703.00
Reversionary additions.....	.....	1,763,402.00
	184,315	\$471,783,113.00

## TERMINATED AS FOLLOWS:

By death .....	1,702	\$4,855,694.00
maturity .....	699	1,636,881.00
expiry .....	1,656	3,996,280.00

By surrender .....	2,495	\$6,522,578.00
lapse .....	5,410	16,530,941.00
change and decrease .....	2	2,494,268.00
	<hr/>	<hr/>
Total .....	11,964	\$36,036,642.00
	<hr/>	<hr/>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	247	\$685,240.00
Policies issued during year.....	8	25,000.00
	<hr/>	<hr/>
Total .....	255	\$710,240.00
Deduct policies ceased to be in force (Transferred to N. H.).....	109	206,082.00
	<hr/>	<hr/>
In force in New Hampshire, Dec. 31, 1909..	364	\$916,322.00
	<hr/>	<hr/>
Losses incurred and paid during year.....	9	\$13,171.00
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$40,777.21

## PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851.

Commenced business May, 1851.

JOHN M. HOLCOMBE, *President*.SILAS H. CORNWELL, *Secretary*.

## INCOME.

First year's premiums on original policies.....	\$518,462.57
Surrender values applied to pay first year's premiums.....	6,992.21
	<hr/>
Total first year's premiums on original policies.....	\$525,454.78
Dividends applied to purchase paid-up additions and annuities	127,452.98
Surrender values applied for paid-up insurance and annuities	99,284.00
Consideration for life annuities.....	25,875.20
(Total new premiums, \$778,066.96.)	

Renewal premiums .....	\$3,307,857.62
Dividends applied to pay renewal premiums.....	354,211.10
Dividends applied to shorten premium paying period.....	16,788.70
Surrender values applied to pay renewal premiums.....	15,109.30

(Total renewal premiums, \$3,693,966.72.)

Total premium income.....	\$4,472,033.68
Consideration for supplementary contracts.....	4,095.00
Dividends left with company at interest.....	12,700.62
Interest from all sources.....	1,277,854.17
Discount on claims paid in advance.....	214.91
Rents, including \$10,000 for own use.....	41,021.56
(Total interest and rent, \$1,319,090.64.)	
Profit on sale or maturity of ledger assets.....	1,439.00
Increase in book value of ledger assets.....	2,675.03
All other sources.....	3,588.29

Total income .....	\$5,815,622.26
Net or ledger assets December 31, 1908.....	25,274,254.29

Total .....\$31,089,876.55

#### DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$1,630,536.02
Annuities involving life contingencies.....	13,711.97
Premium notes voided by lapse.....	138.00
Surrender values paid in cash.....	538,053.61
Surrender values applied to pay new premiums.....	6,992.21
Surrender values applied to pay renewal premiums.....	15,109.30
Surrender values applied for paid-up insurance and annuities	99,284.00
Dividends paid policy-holders in cash.....	9,025.61
Dividends applied to pay renewal premiums.....	354,211.10
Dividends applied to shorten premium paying period.....	16,788.70
Dividends applied to purchase paid-up additions and annuities	127,452.98
Dividends left with company at interest.....	12,700.62

Total paid policy-holders.....	\$2,824,004.12
Claims on supplementary contracts.....	3,190.97
Dividends held on deposit surrendered during year.....	5,168.22
Commissions and bonuses paid to agents.....	439,733.96
Commuting commissions .....	200.00



Salaries and allowances to managers and agents.....	\$128,386.72
Agency supervision, traveling and all other agency expenses..	11,889.97
Medical examiners' fees and inspections.....	44,112.09
Salaries of officers and home office employees.....	140,487.05
Rent, including \$10,000 for own use.....	271.00
Insurance taxes, licenses and department fees.....	122,286.31
Taxes on real estate.....	5,691.44
Real estate expenses (except taxes).....	22,913.35
Loss on sales or maturity of ledger assets.....	2,682.03
Decrease in book value of ledger assets.....	7,350.55
All other other disbursements.....	103,784.77
<hr/>	
Total disbursements .....	\$3,862,152.55
<hr/>	
Balance .....	\$27,227,724.00

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$497,055.00
Loans on mortgages of real estate.....	16,411,132.50
Loans on company's policies as collateral.....	3,098,457.55
Premium notes on policies in force.....	116,619.63
Book value of stocks and bonds.....	6,512,483.75
Cash in trust companies and banks on interest.....	591,469.11
Cash in company's office.....	416.46
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Total ledger assets, as per balance.....	\$27,227,724.00

#### OTHER ASSETS.

Interest due and accrued.....			404,809.40
Market value of stocks and bonds over book.....			68,259.85
	New		
	Business.	Renewals.	
Premiums due and unreported on policies in force .....	\$8,740.15	\$209,240.03	
Deferred premiums on policies in force..	28,387.09	212,273.16	
Total .....	\$37,127.24	\$421,513.19	
Deduct average loading.....	9,256.68	93,570.28	
	\$27,870.56	\$327,942.91	

Net amount of uncollected and deferred premiums.....	\$355,813.47
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Gross assets .....	\$28,056,606.72
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## ITEM NOT ADMITTED.

Premium obligations in excess of net value of their policies..	878.06
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Total admitted assets .....	\$28,055,728.66
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## LIABILITIES.

Net reinsurance reserve.....	\$25,812,880.00
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Present value of supplementary contracts.....	23,815.00
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Surrender values claimable on terminated policies.....	16,341.53
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Death losses in process of adjustment.....	\$13,134.00
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Death losses reported, no proofs received.....	37,221.40
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Total policy claims.....	50,355.40
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Dividends left with company at interest.....	66,835.40
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Premiums paid in advance.....	49,045.59
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Unearned interest and rent.....	83,423.63
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Commissions to agents, due or accrued.....	6,991.16
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State, county and municipal taxes, due or accrued.....	46,856.31
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Due for taxes, fees, salaries, expenses, etc.....	4,558.95
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Dividends or other profits due policy-holders.....	39,308.04
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Dividends payable to policy-holders during 1910.....	567,818.77
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Dividends declared on deferred dividend policies payable during 1910 .....	15,376.04
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Amount set apart or held awaiting apportionment on deferred dividend policies .....	109,393.29
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Reserve, special or surplus funds for special purposes.....	28,316.16
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Unassigned funds (surplus).....	1,134,413.39
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Total liabilities .....	\$28,055,728.66
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## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$132,895.72
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Premium notes received during the year.....	2,951.00
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Total .....	\$135,846.79
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Deductions during the year, as follows:—Notes, loans or liens used in—

Payment of losses and claims.....	\$9,363.71
Purchase of surrendered policies.....	4,568.58
Voided by lapse.....	138.00
Payment of dividends to policy-holders.....	156.07
Redeemed by maker in cash.....	5,000.80

Total reduction .....	\$19,227.16
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Balance of note assets December 31, 1909.....	\$116,619.63
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### EXHIBIT OF POLICIES.

#### POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	16,225	\$29,282,697.00
Endowment policies .....	37,269	63,277,777.00
All other policies .....	6,276	15,227,567.00
Reversionary additions .....	.....	1,139,147.00

#### POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	79	436,724.00
Endowment policies .....	5,568	10,497,598.00
All other policies .....	1,697	5,330,706.00
Reversionary additions .....	.....	200,000.00

#### OLD POLICIES REVIVED.

Whole life policies .....	8	16,625.00
Endowment policies .....	33	103,574.00
All other policies .....	21	59,460.00
Reversionary additions .....	.....	2,040.00

#### OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	18,720.00
Endowment policies .....	.....	55,351.00
All other policies .....	.....	561,669.00

Total number and amount.....	67,176	\$126,209,655.00
Deduct policies ceased to be in force.....	3,745	7,706,067.00

Total in force December 31, 1909.....	63,431	\$118,503,588.00
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## POLICIES IN FORCE DECEMBER 31, 1908.

Whole life .....	15,614	\$28,319,153.00
Endowment .....	40,322	69,661,724.00
All other .....	7,495	19,260,092.00
Reversionary additions .....	.....	1,262,619.00
	<u>63,431</u>	<u>\$118,503,588.00</u>

## TERMINATED AS FOLLOWS:

By death .....	712	\$1,407,593.00
maturity .....	120	243,747.00
expiry .....	177	195,773.00
surrender .....	1,054	2,001,274.00
lapse .....	1,682	3,261,239.00
change and decrease .....	.....	596,441.00
Total .....	<u>3,745</u>	<u>\$7,706,067.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	686	\$753,448.00
Policies issued during year.....	44	49,500.00
Total .....	<u>730</u>	<u>\$802,948.00</u>
Deduct policies ceased to be in force.....	78	102,401.00
In force in New Hampshire, Dec. 31, 1909..	<u>652</u>	<u>\$700,547.00</u>
Losses incurred during year.....	24	\$41,813.40
Losses and claims paid during year.....	23	\$39,813.40
Losses and claims unpaid December 31, 1909...	1	2,000.00
Premiums collected or secured without deductions.....		<u>\$26,157.71</u>

## PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 22, 1865.      Commenced business June, 1865.

ASA S. KING, *President*.

C. WALTER BORTON, *Secretary*.

Paid-up Capital, \$1,000,000.00

### INCOME.

Total first year's premiums on original policies.....	\$788,374.14
Dividends applied to purchase paid-up additions and annuities .....	205,031.40
Surrender values applied for paid-up insurance and annuities .....	85,128.00
Consideration for life annuities.....	140,665.59
(Total new premiums, \$1,219,199.13.)	
Renewal premiums .....	6,169,725.44
Dividends applied to pay renewal premiums.....	747,844.92
Renewal premiums for deferred annuities.....	367.80
(Total renewal premiums, \$6,917,938.16.)	
<hr/>	
Total premium income.....	\$8,137,137.29
Consideration for supplementary contracts.....	68,246.40
Interest from all sources.....	3,015,536.45
Discount on claims paid in advance.....	366.85
Rents .....	152,106.35
(Total interest and rent, \$3,168,009.65.)	
Profit on sale or maturity of ledger assets.....	877,543.54
<hr/>	
Total income .....	\$12,250,936.88
Net or ledger assets December 31, 1908.....	62,162,226.40
<hr/>	
Total .....	\$74,413,063.28

### DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$4,506,801.01
Annuities involving life contingencies.....	91,266.77
Surrender values paid in cash.....	664,530.34

Surrender values applied for paid-up insurance and annuities.	\$85,128.00
Dividends paid policy-holders in cash.....	199,972.19
Dividends applied to pay renewal premiums.....	747,844.92
Dividends applied to purchase paid-up additions and annuities	205,031.40

Total paid policy-holders.....	\$6,500,574.63
Claims on supplementary contracts.....	54,414.84
Commissions and bonuses paid to agents.....	686,824.46
Salaries and allowances to managers and agents.....	29,213.60
Agency supervision, traveling and all other agency expenses..	20,816.98
Medical examiners' fees and inspections.....	39,486.01
Salaries of officers and home office employees.....	345,474.35
Rent .....	27,948.65
Insurance taxes, licenses and department fees.....	208,408.30
Taxes on real estate.....	43,777.04
Real estate expenses (except taxes).....	41,899.71
Loss on sales or maturity of ledger assets.....	9,412.83
Decrease in book value of ledger assets.....	395,251.27
All other disbursements.....	218,624.36

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Total disbursements ..... \$8,622,127.03

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Balance ..... \$65,790,936.25

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Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,719,704.17
Loans on mortgages of real estate.....	16,538,399.01
Loans on collateral securities.....	2,277,458.33
Loans on company's policies as collateral.....	7,115,335.00
Premium notes on policies in force.....	2,322.95
Book value of stocks and bonds.....	38,044,753.84
Cash in trust companies and banks on interest.....	92,962.95

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Total ledger assets, as per balance.....\$65,790,936.25

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#### OTHER ASSETS.

Interest due and accrued.....	867,544.16
Rents due and accrued.....	8,094.54
Market value of stocks and bonds over book.....	2,808,968.16

	New Business.	Renewals.
Premiums due and unreported on policies in force .....		\$350,823.56
Deferred premiums on policies in force...	\$78,605.73	849,890.10
Total .....	\$78,605.73	\$1,200,713.66
Deduct average loading.....	14,777.88	225,734.17
	\$63,827.85	\$974,979.49

Net amount of uncollected and deferred premiums..... \$1,638,807.34

Gross assets .....\$70,514,350.45

#### LIABILITIES.

Net reinsurance reserve.....\$59,617,729.00  
 Present value of supplementary contracts..... 536,593.00  
 Surrender values claimable on terminated policies..... 39,207.60

Death losses due and unpaid..... \$17,245.37  
 Death losses reported, no proofs received..... 81,076.00  
 Matured endowments due and unpaid..... 8,212.00  
 Death losses and other policy claims resisted..... 10,000.00  
 Due and unpaid on annuity claims..... 799.29

Total policy claims..... 117,332.66  
 Premiums paid in advance..... 342,203.85  
 Unearned interest and rent..... 159.61  
 Commissions to agents, due or accrued..... 6,031.94  
 State, county and municipal taxes, due or accrued..... 115,039.65  
 Due for taxes, fees, salaries, expenses, etc..... 3,749.25  
 Dividends or other profits due policy-holders..... 110,281.51  
 Dividends payable to policy-holders during 1910..... 655,000.00

\$61,543,328.07

Paid-up capital ..... 1,000,000.00  
 Unassigned funds (surplus)..... 7,971,022.38

Total liabilities .....\$70,514,350.45



## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$2,568.17
Premium notes received during the year.....	283.20
Total .....	\$2,851.37
Payment of dividends to policy-holders.....	528.42
Balance of note assets December 31, 1909.....	\$2,322.95

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	8,050	\$26,277,996.00
Endowment policies .....	58,160	140,854,815.00
All other policies .....	8,501	31,655,318.00
Reversionary additions .....	.....	2,397,216.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	912	3,102,334.00
Endowment policies .....	6,083	12,915,579.00
All other policies .....	2,350	10,048,242.00
Reversionary additions .....	.....	316,679.00

## OLD POLICIES REVIVED.

Whole life policies .....	192	167,618.00
Endowment policies .....	903	700,205.00
All other policies .....	74	253,600.00
Reversionary additions .....	.....	7,547.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	1	12,817.00
Endowment policies .....	6	54,917.00
All other policies .....	2	9,500.00

Total number and amount.....	85,234	\$228,774,383.00
Deduct policies ceased to be in force.....	4,742	14,265,128.00
Total in force December 31, 1908.....	80,492	\$214,509,255.00

## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life .....	9,029	\$29,418,088.00
Endowment .....	62,024	147,003,288.00
All other .....	9,439	35,560,929.00
Reversionary additions .....		2,526,950.00
	<hr/>	<hr/>
	80,492	\$214,509,255.00
	<hr/>	<hr/>

## TERMINATED AS FOLLOWS:

By death .....	549	\$1,875,494.00
maturity .....	878	2,603,459.00
surrender .....	1,167	3,084,305.00
lapse .....	2,148	5,935,721.00
change and decrease .....		766,149.00
	<hr/>	<hr/>
Total .....	4,742	\$14,265,128.00
	<hr/>	<hr/>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	381	\$599,541.00
Policies issued during year.....	76	139,098.00
	<hr/>	<hr/>
Total .....	457	\$738,639.00
Deduct policies ceased to be in force.....	14	17,150.00
	<hr/>	<hr/>
In force in New Hampshire, Dec. 31, 1909..	443	\$721,489.00
	<hr/>	<hr/>
Losses incurred and paid during year.....	1	\$10,223.00
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$24,487.11

## PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

Incorporated, 1873.

Commenced business, 1876.

JOHN F. DRYDEN, *President*.EDWARD GRAY, *Secretary*.

Paid-up Capital, \$2,000,000.00

## INCOME.

First year's premiums on original policies.....	\$3,708,717.66
Surrender values applied to pay first year's premiums.....	747.37

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Total first year's premiums on original policies.....	\$3,709,465.03
Dividends applied to purchase paid-up additions and annuities	72,345.52
Surrender values applied for paid-up insurance and annuities	365,992.51
Consideration for life annuities.....	133,369.78
Consideration for supplementary contracts.....	11,242.53

(Total new premiums, \$4,292,415.37.)

Renewal premiums .....	17,354,232.80
Dividends applied to pay renewal premiums.....	290,038.77
Surrender values applied to pay renewal premiums.....	5,791.94
Renewal premiums for deferred annuities.....	796.33

(Total renewal premiums, ordinary, \$17,650,859.84.)

Total industrial premiums received.....	37,007,176.18
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Total premium income.....	\$58,950,451.39
Consideration for supplementary contracts.....	71,915.30
Interest from all sources.....	7,285,999.40
Rents, including \$457,189.96 for own use.....	797,021.23

(Total interest and rent, \$8,083,020.63.)

Profit on sale or maturity of ledger assets.....	132,877.41
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Total income .....	\$67,238,264.73
Net or ledger assets December 31, 1908.....	169,526,683.64

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Total .....	\$236,764,948.37
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## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$15,364,076.44
Annuities involving life contingencies.....	69,435.50
Surrender values paid in cash.....	1,664,309.52
Surrender values applied to pay new premiums.....	747.37
Surrender values applied to pay renewal premiums.....	5,791.94
Surrender values applied for paid-up insurance and annuities	1,158,068.38
Dividends paid policy-holders in cash.....	2,268,586.80
Dividends applied to pay renewal premiums.....	290,038.77
Dividends applied to purchase paid-up additions and annuities	72,345.52

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Total paid policy-holders.....	\$20,893,400.26
Claims on supplementary contracts.....	77,413.72
Dividends to stockholders.....	200,000.00

Commissions and bonuses paid to agents.....	\$10,698,956.73
Commuting commissions .....	10,614.93
Salaries and allowances to managers and agents.....	4,134,127.33
Agency supervision, traveling and all other agency expenses..	450,662.03
Medical examiners' fees and inspections.....	908,134.31
Salaries of officers and home office employees.....	2,338,454.96
Rent, including \$457,189.96 for own use.....	821,109.36
Insurance taxes, licenses and department fees.....	1,238,946.48
Taxes on real estate.....	212,848.52
Real estate expenses (except taxes).....	233,324.98
Loss on sales or maturity of ledger assets.....	39,663.42
All other disbursements.....	1,715,365.23
<hr/>	
Total disbursements .....	\$43,973,022.26
<hr/>	
Balance .....	\$192,791,926.11

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$13,663,657.27
Loans on mortgages of real estate.....	37,954,725.18
Loans on collateral securities.....	4,466,000.00
Loans on company's policies as collateral.....	10,469,125.02
Premium notes on policies in force.....	1,738,697.25
Book value of stocks and bonds.....	113,714,962.62
Cash in trust companies and banks on interest.....	9,803,823.96
Cash in company's offices, \$197,723.79; in bank, \$781,726.46..	979,450.25
Agents' balances .....	1,484.56
<hr/>	
Total ledger assets, as per balance.....	\$192,791,926.11

#### OTHER ASSETS.

Interest due and accrued.....	2,287,433.34
Rents due and accrued.....	13,112.07
Market value of stocks and bonds over book.....	877,529.38

	New Business.	Renewals.
Premiums due and unreported on policies in force .....	\$96,830.24	\$1,038,917.76

Deferred premiums on policies in force..	\$653,877.39	\$3,029,465.00
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Total .....	\$750,707.63	\$4,068,382.76
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Deduct average loading.....	112,616.16	751,413.74
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	\$638,091.47	\$3,316,969.02
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Premiums due and unpaid, industrial.....	234,501.09	
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Net amount of uncollected and deferred premiums.....	\$4,189,561.58
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All other assets.....	66,875.63
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Gross assets .....	\$200,226,438.11
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## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$1,484.56
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Furniture and fixtures.....	50,000.00
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Supplies, printed matter, and stationery.....	10,000.00
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Law libraries .....	6,875.63
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Total items not admitted.....	68,360.19
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Total admitted assets.....	\$200,158,077.92
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## LIABILITIES.

Net reinsurance reserve.....	\$151,871,100.00
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Present value of supplementary contracts.....	446,249.01
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Surrender values claimable on terminated policies.....	448,410.00
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Death losses in process of adjustment.....	\$446,622.99
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Death losses reported, no proofs received.....	367,583.62
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Matured endowments due and unpaid.....	23,057.35
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Death losses and other policy claims resisted.....	70,376.42
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Due and unpaid on annuity claims.....	25.00
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Total policy claims.....	907,665.38
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Due and unpaid on supplementary contracts.....	2,247.75
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Premiums paid in advance.....	575,033.20
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Unearned interest and rent.....	308,901.84
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Commissions due on premium notes.....	1,870.46
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Commissions to agents, due or accrued.....	15,123.12
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State, county and municipal taxes, due or accrued.....	1,125,474.21
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Due for taxes, fees, salaries, expenses, etc.....	265,959.00
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Dividends or other profits due policy-holders.....	157,771.35
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Dividends payable to policy-holders during 1910.....	53,160.87
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Dividends declared on deferred dividend policies during 1910..	\$321,544.88
Amount set apart or held awaiting apportionment on deferred dividend policies .....	20,283,574.20
Special reserve set aside for more stringent bas's of reserve on industrial policies .....	1,000,000.00
Cost of voluntary dividends making industrial policies paid-up for policy-holders attaining age 75 in 1910.....	303,514.00
	<hr/>
	\$178,087,599.27
Paid-up capital .....	2,000,000.00
Unassigned funds (surplus).....	20,070,478.65
	<hr/>
Total liabilities .....	\$200,158,077.92
	<hr/>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$1,470,293.03
Premium notes received during the year.....	1,417,100.17
Restored by revival of policies.....	83,393.57
	<hr/>
Total .....	\$2,970,786.77
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$14,032.46
Purchase of surrendered policies.....	271,607.16
Payment of dividends to policy-holders.....	6,420.11
Redeemed by maker in cash.....	940,029.79
	<hr/>
Total reduction .....	1,232,089.52
	<hr/>
Balance of note assets December 31, 1909.....	\$1,738,697.25
	<hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	326,265	\$394,493,882.00
Endowment policies .....	121,611	111,383,545.00
All other policies .....	25,159	37,010,328.00
Reversionary additions .....		606,154.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	83,356	\$98,466,939.00
Endowment policies .....	28,786	25,265,862.00
All other policies .....	5,467	12,053,941.00
Reversionary additions .....	.....	138,545.00

## OLD POLICIES REVIVED.

Whole life policies .....	2,564	2,859,205.00
Endowment policies .....	1,337	944,303.00
All other policies .....	130	437,578.60
Reversionary additions .....	.....	8.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	461,825.00
Endowment policies .....	.....	350,250.00
All other policies .....	.....	84,730.00

Total number and amount.....	594,675	\$684,557,095.00
Deduct policies ceased to be in force.....	43,959	49,504,310.00

Total in force December 31, 1909.....	550,716	\$635,052,785.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life .....	381,142	\$462,748,953.00
Endowment .....	139,999	128,087,012.00
All other .....	29,575	43,489,418.00
Reversionary additions .....	.....	727,402.00
	550,716	\$635,052,785.00

Industrial policies in force December 31, 1909..	8,295,427	\$1,049,808,021
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## TERMINATED AS FOLLOWS:

By death .....	3,803	\$4,333,474.00
maturity .....	398	311,284.00
expiry .....	18,065	19,463,355.00
surrender .....	4,140	5,769,350.00
lapse .....	17,553	18,127,335.00
change and decrease .....	.....	1,499,512.00
Total .....	43,959	\$49,504,310.00



## BUSINESS IN NEW HAMPSHIRE.

## (ORDINARY.)

Policies in force December 31 of previous year..	2,040	\$2,069,540.00
Policies issued during year.....	845	752,409.00
	<hr/>	<hr/>
Total .....	2,885	\$2,821,949.00
Deduct policies ceased to be in force.....	204	203,223.00
	<hr/>	<hr/>
In force in New Hampshire, Dec. 31, 1909..	2,681	\$2,618,726.00
	<hr/>	<hr/>
Losses incurred and paid during year.....	16	\$19,843.46
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$97,844.11

## BUSINESS IN NEW HAMPSHIRE.

## (INDUSTRIAL.)

Policies in force December 31 of previous year	9,680	\$1,338,405.00
Policies issued during year.....	11,806	1,788,282.00
	<hr/>	<hr/>
Total .....	21,486	\$3,126,687.00
Deduct policies ceased to be in force.....	5,683	880,331.00
	<hr/>	<hr/>
In force in New Hampshire, Dec. 31, 1909..	15,803	\$2,246,356.00
	<hr/>	<hr/>
Losses and claims unpaid December 31 of previous year .....	4	\$624.00
Losses incurred during year.....	187	17,205.61
	<hr/>	<hr/>
Total .....	191	\$17,829.61
	<hr/>	<hr/>
Losses and claims paid during year.....	182	\$16,954.11
Losses and claims unpaid Dec. 31, 1909.....	9	875.00
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$63,472.23

## SECURITY MUTUAL LIFE INSURANCE COMPANY.

BINGHAMTON, N. Y.

Incorporated November 6, 1886.

Commenced business January 3, 1887.

FREDERIC W. JENKINS, *President*.CHARLES A. LADUE, *Secretary*.

## INCOME.

Total first year's premiums on original policies.....	\$194,408.64
Dividends applied to purchase paid-up additions and annuities	2,794.59
Surrender values applied for paid-up insurance and annuities	5,102.81
(Total new premiums, \$202,306.04.)	
Renewal premiums .....	1,355,032.85
Dividends applied to pay renewal premiums.....	27,769.67
Surrender values applied to pay renewal premiums.....	17,657.61
(Total renewal premiums, \$1,400,460.13.)	
<hr/>	
Total premium income.....	\$1,602,766.17
Consideration for supplementary contracts.....	5,274.00
Dividends left with company at interest.....	654.81
Interest from all sources.....	201,944.55
Discount on claims paid in advance.....	289.89
Rents, including \$15,000 for own use.....	44,330.37
(Total interest and rent, \$246,564.81.)	
Profit on sale or maturity of ledger assets.....	2,918.00
All other sources .....	4,492.85
<hr/>	
Total income .....	\$1,862,670.64
Net or ledger assets December 31, 1908.....	5,094,890.87
<hr/>	
Total .....	\$6,957,561.51

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$539,735.77
Annuities involving life contingencies.....	292.57
Premium notes voided by lapse.....	105,106.14
Surrender values paid in cash.....	486,569.11
Surrender values applied to pay renewal premiums.....	17,657.61

Surrender values applied for paid-up insurance and annuities	\$5,102.81
Dividends paid policy-holders in cash.....	9,565.06
Dividends applied to pay renewal premiums.....	27,769.67
Dividends applied to purchase paid-up additions and annuities	2,794.59
Dividends left with company at interest.....	654.81
<hr/>	
Total paid policy-holders.....	\$1,195,248.14
Claims on supplementary contracts.....	2,986.44
Commissions and bonuses paid to agents.....	222,049.11
Salaries and allowances to managers and agents.....	57,530.35
Agency supervision, traveling and all other agency expenses..	13,841.08
Medical examiners' fees and inspections.....	17,616.68
Salaries of officers and home office employees.....	92,294.59
Rent, including \$15,000 for own use.....	24,232.81
Insurance taxes, licenses and department fees.....	25,207.73
Taxes on real estate.....	9,420.76
Real estate expenses (except taxes).....	17,864.52
All other disbursements.....	40,216.73
<hr/>	
Total disbursements .....	\$1,718,508.94
<hr/>	
Balance .....	\$5,239,052.57

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$733,106.55
Loans on mortgages of real estate.....	848,400.00
Loans on company's policies as collateral.....	1,543,367.96
Premium notes on policies in force.....	31,856.69
Book value of stocks and bonds.....	1,785,819.75
Cash in trust companies and banks on interest.....	217,884.32
Cash in company's office, \$14,189.11; in bank, \$32,172.55....	46,361.66
Bills receivable .....	467.00
Agents' balances .....	31,788.64
<hr/>	
Total ledger assets, as per balance.....	\$5,239,052.57

#### OTHER ASSETS.

Interest due and accrued.....	63,344.68
Rents due and accrued.....	963.10

	New Business.	Renewals.
Premiums due and unreported on policies in force .....	\$8,011.35	\$84,637.42
Deferred premiums on policies in force..	9,872.83	102,464.67
Total .....	\$17,884.18	\$187,102.09
Deduct average loading .....	3,576.84	37,420.42
	<u>\$14,307.34</u>	<u>\$149,681.67</u>

Net amount of uncollected and deferred premiums..... \$163,989.01

Gross assets ..... \$5,467,349.36

## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$31,788.64
Bills receivable .....	467.00
Book value of ledger assets over market.....	35,616.65
Premium obligations in excess of net value of their policies .....	16,523.28

Total items not admitted..... \$4,395.57

Total admitted assets..... \$5,382,953.79

## LIABILITIES.

Net reinsurance reserve.....	\$4,616,341.00
Present value of supplementary contracts.....	24,969.00
Surrender values claimable on terminated policies.....	42,926.33

Death losses in process of adjustment.....	\$2,200.00
Death losses reported, no proofs received.....	26,298.05
Death losses and other policy claims resisted.....	10,000.00

Total policy claims.....	38,498.05
Dividends left with company at interest.....	771.97
Premiums paid in advance.....	9,952.53
Unearned interest and rent.....	10,701.56
Commissions to agents, due or accrued.....	22,665.15
State, county and municipal taxes, due or accrued.....	25,000.00
Due for taxes, fees, salaries, expenses, etc.....	6,829.60
Dividends or other profits due policy-holders.....	7,767.03
Dividends payable to policy-holders during 1910.....	18,000.00

Dividends declared on deferred dividend policies during 1910..	\$1,718.80
Amount set apart or held awaiting apportionment on deferred dividend policies .....	30,858.72
All other liabilities .....	1,564.85
	<hr/>
	\$4,858,564.59
Unassigned funds (surplus).....	524,389.20
	<hr/>
Total liabilities .....	<u>\$5,382,953.79</u>

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$32,047.08
Premium notes received during the year.....	4,610.07
Restored by revival of policies.....	530.54
	<hr/>
Total .....	\$37,187.69

Deductions during the year, as follows:—Notes, loans or liens used in—

Payment of losses and claims.....	\$1,680.80
Purchase of surrendered policies.....	2,664.03
Voided by lapse.....	935.40
Redeemed by maker in cash.....	50.77
	<hr/>
Total reduction .....	5,331.00
	<hr/>
Balance of note assets December 31, 1909.....	<u>\$31,856.69</u>

## EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	11,217	\$17,489,719.00
Endowment policies .....	4,385	5,705,129.00
All other policies .....	11,069	22,541,601.00

POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	1,685	3,318,975.00
Endowment policies .....	578	933,117.00
All other policies .....	551	2,462,000.00

## OLD POLICIES REVIVED.

Whole life policies .....	317	\$545,918.00
Endowment policies .....	106	154,750.00
All other policies .....	199	441,916.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	2,503.00
All other policies .....	.....	190,184.00
Reversionary additions .....	.....	8,635.00

Total number and amount.....	30,107	\$53,794,447.00
Deduct policies ceased to be in force.....	3,279	6,273,432.00

Total in force December 31, 1909.....	26,828	\$47,521,015.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life .....	11,527	\$18,098,805.00
Endowment .....	4,613	6,197,929.00
All other .....	10,688	23,215,646.00
Reversionary additions .....	.....	8,635.00
	26,828	\$47,521,015.00

## TERMINATED AS FOLLOWS:

By death .....	269	\$518,432.00
expiry .....	19	47,722.00
surrender .....	621	1,617,123.00
lapse .....	2,370	4,009,819.00
change and decrease .....	.....	80,336.00
Total .....	3,279	\$6,273,432.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	70	\$107,956.00
Policies issued during year.....	8	9,000.00
Total .....	78	\$116,956.00

Deduct policies ceased to be in force.....	11	\$8,774.00
In force in New Hampshire, Dec. 31, 1909..	67	\$108,182.00
Losses incurred and paid during year.....	1	\$1,074.75
Premiums collected or secured without deductions.....		\$3,759.12

## STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

Incorporated March 16, 1844.

Commenced business June 1, 1845.

A. G. BULLOCK, *President*.

BURTON H. WRIGHT, *Secretary*.

### INCOME.

Total first year's premiums on original policies.....	\$494,349.25
Dividends applied to purchase paid-up additions and annuities	120,243.68
Consideration for life annuities.....	45,786.25
Consideration for supplementary contracts.....	2,310.00
(Total new premiums, \$662,689.18.)	
Renewal premiums .....	3,652,351.54
Dividends applied to pay renewal premiums.....	529,252.63
(Total renewal premiums, \$4,181,604.17.)	
Total premium income .....	\$4,844,293.35
Consideration for supplementary contracts.....	41,430.30
Dividends left with company at interest.....	88,272.84
Interest from all sources .....	1,358,936.31
Discount on claims paid in advance.....	1,425.03
Rents, including \$22,300 for own use.....	118,203.07
(Total interest and rent, \$1,478,564.41.)	
Profit on sale or maturity of ledger assets.....	42,168.47
Increase in book value of ledger assets.....	362,301.64



All other sources .....	\$5,294.24
Total income .....	\$6,862,325.25
Net or ledger assets December 31, 1908.....	31,580,977.79
Total .....	\$38,443,303.04

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$2,083,464.24
Annuities involving life contingencies.....	10,918.97
Premium notes voided by lapse.....	1,455.00
Surrender values paid in cash.....	678,964.04
Dividends paid policy-holders in cash.....	74,604.70
Dividends applied to pay renewal premiums.....	529,252.63
Dividends applied to purchase paid-up additions and annuities	120,243.68
Dividends left with company at interest.....	88,272.84
Total paid policy-holders.....	\$3,587,176.10
Claims on supplementary contracts.....	10,593.99
Dividends held on deposit surrendered during year.....	32,604.39
Commissions and bonuses paid to agents.....	431,772.42
Commuting commissions .....	23,665.49
Salaries and allowances to managers and agents.....	72,174.70
Agency supervision, traveling and all other agency expenses..	6,155.28
Medical examiners' fees and inspections.....	32,049.20
Salaries of officers and home office employees.....	110,346.08
Rent, including \$23,100 for own use.....	34,006.38
Insurance taxes, licenses and department fees.....	87,789.99
Taxes on real estate.....	22,065.74
Real estate expenses (except taxes).....	38,007.27
Loss on sales or maturity of ledger assets.....	2,885.00
Decrease in book value of ledger assets.....	192,499.47
All other disbursements .....	89,718.37
Total disbursements .....	\$4,773,509.87
Balance .....	\$33,669,793.17

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,678,650.00
Loans on mortgages of real estate.....	6,178,632.60

Loans on collateral securities.....	\$9,000.00
Loans on company's policies as collateral.....	3,821,333.00
Premium notes on policies in force.....	63,669.00
Book value of stocks and bonds.....	21,532,499.17
Cash in trust companies and banks on interest.....	368,383.42
Cash in company's office.....	1,691.21
Loans on personal security.....	15,934.77

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Total ledger assets, as per balance.....\$33,669,793.17

## OTHER ASSETS.

Interest due and accrued.....	388,065.96
Rents due and accrued .....	12,510.67
Market value of stocks and bonds over book.....	28,707.83

	New Business.	Renewals.
Premiums due and unreported on policies in force .....	\$7,373.29	\$266,895.53
Deferred premiums on policies in force...	48,883.54	370,366.17
Total .....	\$56,256.83	\$637,261.70
Deduct average loading.....	13,079.72	148,163.35
	<hr/> \$43,177.11	<hr/> \$489,098.35

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Net amount of uncollected and deferred premiums..... 532,275.46

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Gross assets .....

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\$34,631,353.09

## ITEMS NOT ADMITTED.

Loans on personal security, endorsed or not.....	\$15,934.77
Twenty per cent. of premium notes.....	12,733.80

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Total items not admitted .....

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28,668.57

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Total admitted assets.....\$34,602,684.52

## LIABILITIES.

Net reinsurance reserve.....	\$30,529,718.00
Present value of supplementary contracts.....	166,129.00

Death losses reported, no proofs received.....	\$112,998.80
Death losses and other policy claims resisted.....	17,000.00

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Total policy claims..... 129,998.80

Dividends left with company at interest.....	\$233,322.72
Premiums paid in advance.....	56,934.00
State, county and municipal taxes, due or accrued.....	80,000.00
Dividends or other profits due policy-holders.....	53,967.98
Dividends payable to policy-holders during 1910.....	119,030.31
Dividends declared on deferred dividend policies during 1910	20,665.46
Amount set apart or held awaiting apportionment on deferred dividend policies .....	126,432.45
Extra reserve on life annuities.....	20,091.00
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	\$31,536,289.72
Unassigned funds (surplus).....	3,066,394.80
	<hr/>
Total liabilities .....	\$34,602,684.52

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$71,574.00
Premium notes received during the year.....	146,600.90
Restored by revival of policies.....	354.00
	<hr/>
Total .....	\$218,528.90
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$656.90
Purchase of surrendered policies.....	3,898.00
Voided by lapse .....	1,455.00
Redeemed by maker in cash.....	148,850.00
	<hr/>
Total reduction .....	154,859.90
	<hr/>
Balance of note assets December 31, 1909.....	\$63,669.00
	<hr/> <hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	25,055	\$65,300,642.00
Endowment policies .....	20,975	49,120,725.00
All other policies .....	2,565	7,026,530.00
Reversionary additions .....	.....	2,014,736.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	3,842	\$10,574,280.00
Endowment policies .....	806	1,566,100.00
All other policies .....	688	1,969,900.00
Reversionary additions .....	.....	208,080.00

## OLD POLICIES REVIVED.

Whole life policies .....	24	47,500.00
Endowment policies .....	4	6,000.00
All other policies .....	5	9,000.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	2	104,046.00
Endowment policies .....	.....	45,428.00
All other policies .....	3	15,330.00

Total number and amount.....	53,969	\$138,008,297.00
Deduct policies ceased to be in force.....	2,925	7,732,595.00

Total in force December 31, 1909.....	51,044	\$130,275,702.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life .....	27,623	\$72,540,501.00
Endowment .....	20,643	48,090,834.00
All other .....	2,778	7,597,227.00
Reversionary additions .....	.....	2,047,140.00
	51,044	\$130,275,702.00

## TERMINATED AS FOLLOWS:

By death .....	486	\$1,480,129.00
maturity .....	247	593,983.00
expiry .....	131	255,052.00
surrender .....	1,057	1,975,782.00
lapse .....	959	2,248,153.00
change and decrease.....	45	1,179,496.00
Total .....	2,925	\$7,732,595.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	546	\$847,946.00
Policies issued during year.....	97	159,682.00
Total .....	643	\$1,007,628.00
Deduct policies ceased to be in force.....	61	74,591.00
In force in New Hampshire, Dec. 31, 1909..	582	\$933,037.00
Losses incurred and paid during year.....	20	16,030.11
Premiums collected or secured without deductions.....		\$36,524.51

## TRAVELERS INSURANCE COMPANY.

[LIFE DEPARTMENT.]

HARTFORD, CONN.

Incorporated June 17, 1863.

Commenced business July 1, 1866.

SYLVESTER C. DUNHAM, *President*.LOUIS F. BUTLER, *Secretary*.

## INCOME.

First year's premiums on original policies.....	\$849,546.98
Surrender values applied to pay first year's premiums.....	416.67
Total first year's premiums on original policies.....	\$849,963.65
Dividends applied to purchase paid-up additions and annuities	19,776.00
Surrender values applied for paid-up insurance and annuities	3,387.76
Consideration for life annuities.....	41,822.26
Consideration for supplementary contracts.....	12,427.00
(Total new premiums, \$927,376.67.)	
Renewal premiums .....	5,712,698.81
Dividends applied to pay renewal premiums.....	35,074.46
Surrender values applied to pay renewal premiums.....	1,173.83
Renewal premiums for deferred annuities.....	596.44
(Total renewal premiums, \$5,749,543.54.)	
Total premium income.....	\$6,676,920.21

Consideration for annuities certain.....	\$1,200,981.01
Interest from all sources.....	2,313,384.91
Discount on claims paid in advance.....	1,732.45
Rents, including \$67,948 for own use.....	114,167.45
(Total interest and rent, \$2,429,284.81.)	
Profit on sale or maturity of ledger assets.....	142,653.48
Increase in book value of ledger assets.....	67,677.51
All other sources.....	728.77

Total income .....	\$10,518,245.79
Net or ledger assets December 31, 1908.....	48,419,279.80

Total .....	\$58,937,525.59
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## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$3,572,929.73
Annuities involving life contingencies.....	27,924.72
Premium notes voided by lapse.....	248.72
Surrender values paid in cash.....	568,451.46
Surrender values applied to pay new premiums.....	416.67
Surrender values applied to pay renewal premiums.....	1,173.83
Surrender values applied for paid-up insurance and annuities.....	3,387.76
Dividends applied to pay renewal premiums.....	35,074.46
Dividends applied to purchase paid-up additions and annuities.....	19,776.00

Total paid policy-holders.....	\$4,229,383.35
Claims on supplementary contracts.....	325,198.95
Discount on premiums paid in advance.....	1,894.03
Commissions and bonuses paid to agents.....	593,487.59
Salaries and allowances to managers and agents.....	177,147.57
Agency supervision, traveling and all other agency expenses..	44,451.35
Medical examiners' fees and inspections.....	62,683.59
Salaries of officers and home office employees.....	178,131.74
Rent, including \$20,384.39 for own use.....	74,722.29
Insurance taxes, licenses and department fees.....	112,162.27
Taxes on real estate.....	34,052.42
Real estate expenses (except taxes).....	17,750.93
Loss on sales or maturity of ledger assets.....	35,864.18
Decrease in book value of ledger assets.....	623,935.25
All other disbursements .....	155,075.26

Total disbursements .....	\$6,665,940.77
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Balance .....	\$52,271,584.82
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Invested in the following:

### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,175,025.00
Loans on mortgages of real estate.....	18,704,424.40
Loans on company's policies as collateral.....	6,602,093.80
Premium notes on policies in force.....	884.10
Book value of stocks and bonds.....	25,258,324.20
Cash in trust companies and banks on interest.....	519,587.58
Cash in company's office .....	7,000.00
Bills receivable .....	4,263.37
Agents' balances .....	17.63

Total ledger assets, as per balance.....\$52,271,584.82

### OTHER ASSETS.

Interest due and accrued.....	659,745.54
Market value of stocks and bonds over book.....	529,387.80

	New Business.	Renewals.
Premiums due and unreported on policies in force .....	\$6,553.95	\$398,399.29
Deferred premiums on policies in force.....	64,092.03	522,351.82
Total .....	\$70,645.98	\$920,751.11
Deduct average loading.....	10,243.67	101,282.62
	<u>\$60,402.31</u>	<u>\$819,468.49</u>

Net amount of uncollected and deferred premiums..... 879,870.80

Gross assets .....\$54,340,588.96

### ITEMS NOT ADMITTED.

Agents' debit balances.....	\$17.63
Bills receivable .....	4,263.37

Total items not admitted..... 4,245.74

Total admitted assets.....\$54,336,343.22



## LIABILITIES.

Net reinsurance reserve.....	\$46,508,721.00
Present value of supplementary contracts.....	3,322,561.00
Surrender values claimable on terminated policies.....	20,000.00
Death losses in process of adjustment.....	\$19,783.49
Death losses reported, no proofs received.....	105,646.45
Matured endowments due and unpaid.....	7,953.50
Death losses and other policy claims resisted.....	7,500.00
Total policy claims .....	139,883.44
Due and unpaid on supplementary contracts.....	833.33
Premiums paid in advance.....	78,226.38
Unearned interest and rent.....	163,112.70
State, county and municipal taxes, due or accrued.....	91,977.00
Due for taxes, fees, salaries, expenses, etc.....	35,479.00
Unpaid dividends to stockholders.....	250,000.00
Dividends or other profits due policy-holders.....	4,905.34
Dividends payable to policy-holders during 1910.....	52,742.93
Amount set apart or held awaiting apportionment on deferred dividend policies .....	84,866.00
Reserve, special or surplus funds especially set aside.....	70,000.00
Premiums paid in advance on applications or changes not accepted by company .....	2,155.76
	\$50,825,463.88
Unassigned funds (surplus).....	3,510,879.34
Total liabilities .....	\$54,336,343.22

## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$4,173.13
Premium notes received during the year.....	122.25
Total .....	\$4,295.38
Deductions during the year, as follows:—Notes, loans or liens used in—	
Payment of losses and claims.....	\$2,409.00
Purchase of surrendered policies.....	573.69
Voided by lapse.....	248.72
Redeemed by maker in cash.....	179.87
Total reduction .....	3,411.28
Balance of note assets December 31, 1909.....	\$884.10

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	48,726	\$126,042,219.00
Endowment policies .....	20,576	43,172,662.00
All other policies .....	10,051	24,444,791.00
Reversionary additions .....	.....	107,783.00

## POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	5,855	15,513,898.00
Endowment policies .....	1,642	2,927,806.00
All other policies .....	3,745	9,595,730.00
Reversionary additions .....	.....	34,613.00

## OLD POLICIES REVIVED.

Whole life policies .....	286	660,341.00
Endowment policies .....	75	126,449.00
All other policies .....	63	201,503.00
Reversionary additions .....	.....	697.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	29,347.00
Endowment policies .....	.....	4,633.00
All other policies .....	.....	44,864.00

Total number and amount.....	91,019	\$222,907,336.00
Deduct policies ceased to be in force.....	5,587	13,606,562.00

Total in force December 31, 1909.....	85,432	\$209,300,774.00
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## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life .....	51,885	\$134,441,580.00
Endowment .....	20,795	43,324,713.00
All other .....	12,752	31,399,537.00
Reversionary additions .....	.....	134,944.00
	85,432	\$209,300,774.00

## TERMINATED AS FOLLOWS:

By death .....	833	\$2,281,764.00
· maturity .....	355	816,288.00

By expiry .....	255	\$497,223.00
surrender .....	1,738	4,331,730.00
lapse .....	2,406	5,679,557.00
	<hr/>	<hr/>
Total .....	5,587	\$13,606,562.00
	<hr/>	<hr/>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	\$61	\$1,387,612.00
Policies issued during year.....	124	199,982.00
	<hr/>	<hr/>
Total .....	985	\$1,587,594.00
Deduct policies ceased to be in force.....	44	90,796.00
	<hr/>	<hr/>
In force in New Hampshire, Dec. 31, 1909..	941	\$1,496,798.00
	<hr/>	<hr/>
Losses incurred and paid during year.....	5	\$14,390.96
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$54,557.50

## UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, ME.

Incorporated July 17, 1848.

Commenced business October 1, 1849.

FRED E. RICHARDS, *President*.J. FRANK LANG, *Secretary*.

## INCOME.

Total first year's premiums on original policies.....	\$116,737.77
Dividends applied to purchase paid-up additions and annuities	33,959.20
Surrender values applied for paid-up insurance and annuities	15,499.35
Consideration for life annuities.....	1,000.00
(Total new premiums, \$167,196.32.)	
Renewal premiums .....	1,980,674.35
Dividends applied to pay renewal premiums.....	51,715.06

Surrender values applied to pay renewal premiums.....	\$7,364.32
(Total renewal premiums, \$2,039,753.73.)	

Total premium income.....	\$2,206,950.05
Consideration for supplementary contracts.....	5,620.10
Dividends left with company at interest.....	445.59
Interest from all sources.....	601,761.44
Discount on claims paid in advance.....	107.84
Rents, including \$10,300 for own use.....	51,804.26
(Total interest and rent, \$653,673.54.)	
Profit on sale or maturity of ledger assets.....	53,210.94
All other sources.....	23,273.06

Total income .....	\$2,943,173.28
Net or ledger assets December 31, 1908.....	14,419,551.29
Total .....	\$17,362,724.57

## DISBURSEMENTS.

Net amount paid for losses and endowments.....	\$846,640.54
Annuities involving life contingencies.....	2,715.62
Premium notes voided by lapse.....	11,626.55
Loans to policy-holders voided by lapse.....	84,309.92
Surrender values paid in cash.....	143,215.36
Surrender values applied to pay renewal premiums.....	7,364.32
Surrender values applied for paid-up insurance and annuities	15,499.35
Dividends paid policy-holders in cash.....	39,692.27
Dividends applied to pay renewal premiums.....	51,715.06
Dividends applied to purchase paid-up additions and annuities	33,959.20
Dividends left with company at interest.....	445.59

Total paid policy-holders.....	\$1,237,183.78
Claims on supplementary contracts.....	5,770.26
Dividends held on deposit surrendered during year.....	2.26
Commissions and bonuses paid to agents.....	173,514.82
Salaries and allowances to managers and agents.....	29,583.87
Agency supervision, traveling and all other agency expenses..	21,522.73
Medical examiners' fees and inspections.....	8,146.25
Salaries of officers and home office employees.....	88,405.23
Rent, including \$10,300 for own use.....	24,845.50
Insurance taxes, licenses and department fees.....	44,085.40

Taxes on real estate.....	\$11,797.90
Real estate expenses (except taxes).....	29,301.39
Loss on sales or maturity of ledger assets.....	26,627.91
Decrease in book value of ledger assets.....	500.85
All other disbursements.....	40,672.85
Total disbursements .....	<u>\$1,741,961.00</u>
Balance .....	\$15,620,763.57

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$1,006,252.37
Loans on mortgages of real estate.....	1,119,861.55
Loans on collateral securities.....	1,201,950.35
Loans on company's policies as collateral.....	1,168,475.30
Premium notes on policies in force.....	43,664.00
Temporary notes taken for renewal premiums.....	68,624.92
Book value of stocks and bonds.....	10,516,482.89
Cash in trust companies and banks on interest.....	461,719.12
Cash in company's office, \$171.11; in bank, \$26,538.92.....	26,710.03
Agents' balances .....	<u>7,023.04</u>
Total ledger assets, as per balance.....	\$15,620,763.57

#### OTHER ASSETS.

Interest due and accrued.....	170,254.08
Rents due and accrued.....	3,288.23
Market value of stocks and bonds over book.....	<u>26,368.30</u>

	New Business.	Renewals.
Premiums due and unreported on policies in force .....	\$2,710.51	\$203,590.41
Deferred premiums on policies in force..	6,802.91	124,874.48
Total .....	<u>\$9,513.42</u>	<u>\$328,464.89</u>
Deduct average loading.....	2,092.95	72,262.28
	<u>\$7,420.47</u>	<u>\$256,202.61</u>

Net amount of uncollected and deferred premiums..... 263,623.08

Forborne premiums to be deducted in settlement of policy claims included in liabilities.....	\$100.24
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Gross assets .....	\$16,084,397.50
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## ITEMS NOT ADMITTED.

Agents' debit balances.....	\$7,023.04
Premium obligations in excess of net value of their policies .....	969.00

Total items not admitted.....	7,992.04
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Total admitted assets.....	\$16,076,405.46
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## LIABILITIES.

Net reinsurance reserve .....	\$14,049,668.00
Present value of supplementary contracts.....	42,160.00

Death losses in process of adjustment.....	\$34,668.34
Death losses reported, no proofs received.....	74,181.48
Matured endowments due and unpaid.....	2,154.45
Death losses and other policy claims resisted.....	1,000.00

Total policy claims.....	112,004.27
Dividends left with company at interest.....	451.16
Premiums paid in advance.....	2,058.14
Unearned interest and rent.....	3,334.64
Commissions due on premium notes.....	3,500.00
Commissions to agents, due or accrued.....	550.00
Cost of collection of unpaid premiums over loading.....	2,500.00
State, county and municipal taxes, due or accrued.....	35,000.00
Due for taxes, fees, salaries, expenses, etc.....	10,600.00
Dividends or other profits due policy-holders.....	10,425.64

	\$14,272,251.85
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Unassigned funds (surplus).....	1,804,153.61
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Total liabilities .....	\$16,076,405.46
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## PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1908.....	\$44,294.00
Premium notes received during the year.....	2,763.00

Total .....	\$47,057.00
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Deductions during the year, as follows:—Notes, loans or liens used in—

Payment of losses and claims.....	\$1,842.00	
Voided by lapse.....	40.00	
Payment of dividends to policy-holders.....	1,497.00	
Redeemed by maker in cash.....	14.00	
	<hr/>	
Total reduction .....		\$3,393.00
		<hr/>
Balance of note assets December 31, 1909.....		\$43,664.00

### EXHIBIT OF POLICIES.

#### POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1908.

	Number.	Amount.
Whole life policies .....	27,283	\$38,521,820.00
Endowment policies .....	12,534	15,927,597.00
All other policies .....	3,557	6,072,253.00
Reversionary additions .....	.....	435,296.00

#### POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	1,539	2,497,500.00
Endowment policies .....	387	462,000.00
All other policies .....	223	650,337.00
Reversionary additions .....	.....	58,180.00

#### OLD POLICIES REVIVED.

Whole life policies .....	41	88,000.00
Endowment policies .....	17	14,667.00
All other policies .....	9	17,000.00
Reversionary additions .....	.....	1,491.00

#### OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	3	2,000.00
Endowment policies .....	28	18,563.00
All other policies .....	2	2,000.00
	<hr/>	<hr/>
Total number and amount.....	45,623	\$64,768,704.00
Deduct policies ceased to be in force.....	2,668	4,084,504.00
	<hr/>	<hr/>
Total in force December 31, 1909.....	42,955	\$60,684,200.00
	<hr/>	<hr/>



## POLICIES IN FORCE DECEMBER 31, 1909.

Whole life .....	27,436	\$39,057,623.00
Endowment .....	12,060	15,216,645.00
All other .....	3,459	5,961,212.00
Reversionary additions .....	.....	448,720.00
	<u>42,955</u>	<u>\$60,684,200.00</u>

## TERMINATED AS FOLLOWS:

By death .....	459	\$728,809.00
maturity .....	125	161,543.00
expiry .....	785	1,123,770.00
surrender .....	498	713,642.00
lapse .....	769	1,190,125.00
change and decrease .....	32	166,615.00
	<u>2,668</u>	<u>\$4,084,504.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31 of previous year..	1,292	\$1,311,215.58
Policies issued during year.....	20	34,505.29
	<u>1,312</u>	<u>\$1,345,720.87</u>
Deduct policies ceased to be in force.....	69	79,559.51
	<u>1,243</u>	<u>\$1,266,161.36</u>
Losses and claims unpaid December 31 of pre- vious year .....	2	\$1,001.67
Losses incurred during year.....	21	18,465.84
	<u>23</u>	<u>\$19,467.51</u>
Losses and claims paid during year.....	23	\$19,467.51
Premiums collected or secured without deductions.....		\$50,514.32



# ASSESSMENT CASUALTY COMPANIES.

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ABSTRACTS OF STATEMENTS DECEMBER 31, 1909.

## BROTHERHOOD ACCIDENT COMPANY.

BOSTON, MASS.

Incorporated August 17, 1892. Commenced business August 18, 1892.

JOHN J. WHIPPLE, *President*.JAY B. CRAWFORD, *Secretary*.

## INCOME.

Membership fees .....	\$16,201.40
Annual dues .....	52,491.10
Assessments, death and disability .....	112,003.95
Interest .....	656.74
<hr/>	
Total income .....	\$181,353.19
Balance on hand December 31, 1908.....	48,884.17
<hr/>	
Total .....	\$230,237.36

## DISBURSEMENTS.

Death claims .....	\$7,740.00
Disability claims .....	84,141.29
Advanced payments returned.....	378.47
Membership fees retained by agents.....	15,609.00
Salaries and commissions to agents.....	11,828.25
Salaries and other compensation of officers.....	24,585.22
Salaries and other compensation of office employees .....	8,237.85
Medical examiners' fees .....	148.00
Taxes and fees .....	551.50
Rent, \$2,259.96; legal expenses, \$193.00.....	2,452.96
Advertising, printing, postage, etc.....	5,261.25
Investigating and adjusting claims.....	1,235.88
All other items .....	1,008.72
<hr/>	
(Total expense of management, \$70,918.63.)	
Total disbursements .....	\$163,178.39
<hr/>	
Balance on hand December 31, 1909.....	\$67,058.97

Invested in the following:

### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$4,095.00
Cash in office .....	1,081.26
Cash in banks.....	61,882.71
<hr/>	
Total .....	\$67,058.97

### NON-LEDGER ASSETS.

Furniture, fixtures and supplies.....	\$1,800.00
Assessments due and unpaid.....	739.42
<hr/>	
Total non-ledger assets.....	2,539.42
<hr/>	
Gross assets .....	\$69,598.39

### ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$1,800.00
Cost of ledger assets above market value.....	108.00
<hr/>	
Total .....	1,908.00
<hr/>	
Total admitted assets.....	\$67,690.39

### LIABILITIES.

Death claims due and unpaid.....	\$1,840.00
Advance assessments .....	3,171.00
<hr/>	
Total .....	\$5,011.00
<hr/>	
Balance .....	\$62,679.39

### UNMATURED MORTUARY LIABILITIES.

Claims in process of adjustment (9).....	\$1,140.00
resisted (1) .....	700.00
reported, not in process (3).....	.....
<hr/>	
Total .....	\$1,840.00

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	12,947	\$1,294,700.00
Certificates or policies written during the year.....	5,203	520,300.00
Total .....	18,150	\$1,815,000.00
Certificates or policies ceased to be in force.....	3,397	339,700.00
Certificates or policies in force December 31..	14,753	\$1,475,300.00
Losses and claims unpaid January 1.....	297	\$16,297.37
Losses and claims incurred during the year.....	2,468	77,824.54
Total .....	2,765	\$94,121.91
Losses and claims paid during the year.....	2,426	91,921.91
Losses and claims unpaid December 31.....	339	\$2,200.00
Certificates or policies terminated by death.....	82	\$8,200.00
Certificates or policies terminated by lapse.....	3,315	331,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	80	\$8,000.00
Certificates or policies written during the year....	24	2,400.00
Total .....	104	\$10,400.00
Certificates or policies ceased to be in force.....	13	1,300.00
Certificates or policies in force December 31..	91	\$9,100.00
Losses and claims unpaid January 1.....	..	.....
Losses and claims incurred during the year.....	12	\$200.00
Total .....	12	\$200.00
Losses and claims paid during the year.....	10	340.20
Certificates or policies terminated by death.....	2	\$200.00
Certificates or policies terminated by lapse.....	11	1,100.00

## FRATERNAL PROTECTIVE ASSOCIATION.

BOSTON, MASS.

Incorporated January 14, 1903. Commenced business January 12, 1904.

WILLIAM F. JARVIS, *President*.HENRY M. BILLINGS, *Secretary*.

## INCOME.

Membership fees .....	\$12,844.50
Quarterly dues .....	20,163.00
Assessments: mortuary, \$5,049.50; disability, \$49,272.50 .....	54,322.00
All other sources .....	432.61
Total income .....	\$87,762.11
Balance on hand December 31, 1908 .....	13,350.62
Total .....	\$101,112.73

## DISBURSEMENTS.

Death claims .....	\$2,637.50
Disability claims .....	46,077.97
Advanced payments returned .....	301.10
Salaries and commissions to agents .....	18,644.52
Commissions for collecting assessments .....	2,716.51
Salaries and other compensation of officers .....	4,160.10
Salaries and other compensation of office employees .....	1,590.70
Taxes and fees .....	359.55
Rent .....	1,500.00
Advertising, printing, postage, etc .....	1,379.55
Investigating and adjusting claims .....	652.91
All other items .....	1,556.26

(Total expense of management, \$32,460.10.)

Total disbursements .....	\$81,476.67
Balance on hand December 31, 1909 .....	\$19,636.06



Invested in the following:

### ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office .....	\$2,247.00
Cash in bank .....	17,389.06
Total .....	<u>\$19,636.06</u>

### NON-LEDGER ASSETS.

Furniture, fixtures, etc.....	\$1,350.00
Assessments collected, since received.....	107.00
Total non-ledger assets.....	<u>1,457.00</u>
Gross assets .....	<u>\$21,093.06</u>

### ITEM NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	1,350.00
Total admitted assets .....	<u>\$19,743.06</u>

### LIABILITIES.

Salaries, rents, expenses, etc., due or accrued....	\$726.98
Advance assessments .....	131.50
Total .....	<u>\$858.48</u>
Balance .....	<u>\$18,884.58</u>

### UNMATURED MORTUARY LIABILITIES.

Claims in process of adjustment (7).....	\$1,409.63
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### BUSINESS OF 1909.

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	4,794	\$958,800.00
Certificates or policies written during the year....	2,878	575,600.00
Total .....	<u>7,672</u>	<u>\$1,534,400.00</u>
Certificates or policies ceased to be in force.....	1,421	384,200.00
Certificates or policies in force December 31..	<u>6,251</u>	<u>\$1,250,200.00</u>

Losses and claims unpaid January 1.....	98	\$7,405.83
Losses and claims incurred during the year.....	1,237	43,081.77
Total .....	1,335	\$50,487.60
Losses and claims paid during the year.....	1,208	48,715.47
Losses and claims unpaid December 31.....	127	\$1,772.13
Certificates or policies terminated by death.....	24	\$2,900.00
Certificates or policies terminated by lapse.....	1,397	279,400.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	100	\$20,000.00
Certificates or policies written during the year....	432	86,400.00
Total .....	532	\$106,400.00
Certificates or policies ceased to be in force.....	63	12,600.00
Certificates or policies in force December 31..	469	\$93,800.00
Losses and claims unpaid January 1.....	..	.....
Losses and claims incurred during the year.....	66	\$1,342.00
Total .....	66	\$1,342.00
Losses and claims paid during the year.....	58	1,342.00
Certificates or policies terminated by death.....	1	\$200.00
Certificates or policies terminated by lapse.....	62	12,400.00

## MASONIC MUTUAL ACCIDENT COMPANY.

SPRINGFIELD, MASS.

Incorporated August 15, 1901. Commenced business January 16, 1902.

FRANK E. RUSSELL, *President*.SAMUEL W. MUNSELL, *Secretary*.

## INCOME.

Membership fees .....	\$10,780.00
Assessments, expense, \$11,771.05; death and disability, \$12,771.11 .....	24,542.16

Interest .....	\$422.31
Total income .....	\$35,744.47
Balance on hand December 31.....	13,139.32
Total .....	\$48,883.79

## DISBURSEMENTS.

Death claims .....	\$550.00
Disability claims .....	9,289.35
Advanced payments returned.....	33.91
Membership fees retained by agents.....	10,780.00
Salaries and commissions to agents.....	1,451.05
Commissions for collecting assessments.....	1,290.22
Salaries and other compensation of officers.....	4,565.20
Salaries and other compensation of office employees .....	1,379.50
Medical examiners' fees.....	49.00
Taxes and fees .....	312.58
Rent, \$307.00; legal expenses, \$97.80.....	404.80
Advertising, printing, postage, etc.....	1,194.19
Investigating and adjusting claims.....	294.17
All other items.....	1,128.52
(Total expense of management, \$22,849.23.)	
Total disbursements .....	\$32,722.49
Balance on hand December 31, 1909.....	\$16,161.30

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$4,090.00
Cash in office .....	558.97
Cash in bank .....	11,256.33
In hands of state treasurer.....	256.00
Total .....	\$16,161.30

## NON-LEDGER ASSETS.

Interest accrued .....	\$69.92	
Furniture, fixtures and supplies.....	750.00	
		<hr/>
Total non-ledger assets .....		\$819.92
		<hr/>
Gross assets .....		\$16,981.22

## ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$750.00	
Book value of bonds over market value.....	50.00	
		<hr/>
Total .....		800.00
		<hr/>
Total admitted assets .....		\$16,181.22

## LIABILITIES.

Salaries, rents, expenses, etc., due or accrued..	\$100.00	
Advance assessments .....	1,023.25	
		<hr/>
Total .....		\$1,123.25
		<hr/>
Balance .....		\$15,057.97

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	2,154	\$758,975.00
Certificates or policies written during the year....	2,156	553,387.00
		<hr/>
Total .....	4,310	\$1,312,362.00
Certificates or policies ceased to be in force.....	1,600	427,817.00
		<hr/>
Certificates or policies in force December 31..	2,710	\$884,545.00
		<hr/>
Losses and claims unpaid January 1.....	38	\$1,639.98
Losses and claims incurred during the year.....	417	8,399.37
		<hr/>
Total .....	455	\$10,039.35
Losses and claims paid during the year.....	421	9,839.35
		<hr/>
Losses and claims unpaid December 31.....	34	\$200.00
		<hr/>

Certificates or policies terminated by death.....	25	\$13,925.00
Certificates or policies terminated by lapse.....	1,575	413,892.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	31	\$11,875.00
Certificates or policies written during the year....	214	47,737.00

Total .....	245	\$59,612.00
Certificates or policies ceased to be in force.....	129	29,537.00

Certificates or policies in force December 31...	116	\$30,075.00
Losses and claims unpaid January 1.....	1	\$350.00
Losses and claims incurred during the year.....	12	118.95

Total .....	13	\$468.95
Losses and claims paid during the year.....	10	468.95

Certificates or policies terminated by death.....	...	.....
Certificates or policies terminated by lapse.....	129	\$29,537.00

## NATIONAL ACCIDENT SOCIETY.

## NEW YORK CITY.

Incorporated November 2, 1885. Commenced business December 15, 1885.

EDWARD A. BARNUM, *President*.

JOSEPH I. BARNUM, *Secretary*.

## INCOME.

Membership fees .....	\$4,758.00
Assessments, expense, \$25,017.47; death and disability, \$13,912.40 .....	38,929.87
Interest .....	2,808.57
All other sources .....	109.86
Total income .....	\$46,606.30

Balance on hand December 31, 1908.....	\$69,981.09
Total .....	\$116,587.39

## DISBURSEMENTS.

Death claims .....	\$3,068.34
Disability claims .....	8,348.50
Advanced payments returned.....	694.75
Membership fees retained by agents.....	4,749.25
Commissions for collecting assessments.....	7,137.88
Salaries and other compensation of office employees .....	13,588.33
Medical examiners' fees .....	7.50
Taxes and fees .....	276.64
Rent, \$1,900.00; legal expenses, \$519.30.....	2,419.30
Advertising, printing and postage.....	2,351.65
Investigating and adjusting claims.....	1,190.00
Borrowed money repaid.....	7,000.00
All other items .....	2,678.93
<hr/>	
(Total expense of management, \$41,399.48.)	
Total disbursements .....	\$53,511.07

Balance on hand December 31, 1909.....	\$63,076.32
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$53,240.47
Cash in office .....	770.45
Cash in bank .....	8,956.87
Balances due from agents.....	108.53
<hr/>	
Total .....	\$63,076.32

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$837.02
Furniture, fixtures and supplies.....	3,528.28
Premiums in course of collection.....	7,269.40
<hr/>	
Total non-ledger assets.....	11,634.70
<hr/>	
Gross assets .....	\$74,711.02

## ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$3,528.28
Cost of ledger assets above market value.....	125.47
Total .....	<u>\$3,653.75</u>
Total admitted assets.....	<u>\$78,364.77</u>

## LIABILITIES.

Advance assessments .....	<u>\$2,761.75</u>
Balance .....	<u>\$75,603.02</u>

## UNMATURED MORTUARY LIABILITIES.

Claims adjusted, not yet due (2).....	\$2,206.00
in process of adjustment (23).....	580.00
resisted (2) .....	1,356.00
reported, not in process (45).....	1,475.50
Total .....	<u>\$5,617.50</u>

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	5,260	\$11,928,150.00
Certificates or policies written during the year..	3,407	5,334,000.00
Total .....	<u>8,667</u>	<u>\$17,262,150.00</u>
Certificates or policies ceased to be in force.....	3,614	5,741,400.00
Certificates or policies in force December 31..	<u>5,053</u>	<u>\$11,520,750.00</u>
Losses and claims unpaid January 1.....	81	\$8,036.41
Losses and claims incurred during the year.....	347	8,997.93
Total .....	<u>428</u>	<u>\$17,034.34</u>
Losses and claims paid during the year.....	356	11,416.84
Losses and claims unpaid December 31.....	<u>72</u>	<u>\$5,617.50</u>



Certificates or policies terminated by death.....	.....	.....
Certificates or policies terminated by lapse.....	3,614	\$5,741,400.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	53	\$67,400.00
Certificates or policies written during the year....	19	22,200.00
Total .....	72	\$89,600.00
Certificates or policies ceased to be in force.....	25	37,600.00
Certificates or policies in force December 31..	47	\$52,000.00
Losses and claims unpaid January 1.....	..	.....
Losses and claims incurred during the year.....	4	\$172.86
Losses and claims paid during the year.....	3	22.86
Certificates or policies terminated by death.....	..	.....
Certificates or policies terminated by lapse.....	25	\$37,600.00

## PEERLESS CASUALTY COMPANY.

KEENE, N. H.

Incorporated March 7, 1901. Commenced business November 23, 1903.

WALTER G. PERRY, *President*.WILLIAM F. PERRY, *Secretary*.

## INCOME.

Membership fees .....	\$3,328.00
Assessments, expense, \$18,901.46; death and disability, \$12,600.98 .....	31,502.44
Interest .....	1,971.74
All other sources .....	435.86
Total income .....	\$37,238.04

Balance on hand December 31, 1908.....	\$37,311.83
Increase of capital stock.....	75,000.00
Total .....	<u>\$149,549.87</u>

## DISBURSEMENTS.

Death claims .....	\$500.00
Disability claims .....	12,431.77
Advanced payments returned .....	72.03
Membership fees retained by agents.....	3,229.90
Salaries and commissions to agents.....	3,394.47
Commissions for collecting assessments.....	2,229.58
Salaries and other compensation of officers.....	4,800.00
Salaries and other compensation of office employees .....	2,956.40
Medical examiners' fees .....	26.50
Taxes and fees .....	636.74
Rent, \$600.00; legal expenses, \$145.37.....	745.37
Advertising, printing, postage, etc.....	1,864.86
Investigating and adjusting claims.....	11.85
Dividends to stockholders .....	2,500.00
All other items .....	1,653.57
(Total expense of management, \$21,549.24.)	
Total disbursements .....	<u>\$37,053.04</u>

Balance on hand December 31, 1909.....	<u>\$112,496.83</u>
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages .....	\$18,450.00
Loans secured by pledge of bonds, stocks, etc.....	2,500.00
Cost value of bonds and stocks owned.....	43,932.81
Cash in office .....	1,267.49
Cash in banks .....	45,990.56
Balances due from agents.....	355.97
Total .....	<u>\$112,496.83</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$297.96	
Market value of bonds and stocks over cost.....	914.69	
Furniture, fixtures and supplies.....	600.00	
	<hr/>	
Total non-ledger assets .....		\$1,812.65
		<hr/>
Gross assets .....		\$114,309.48

## ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$600.00	
Balances due from organizers not secured by bonds....	355.97	
	<hr/>	
Total .....		955.97
		<hr/>
Total admitted assets.....		\$113,353.51

## LIABILITIES.

Advance assessments .....	\$1,206.72	
Capital stock .....	100,000.00	
	<hr/>	
Total .....		\$101,206.72
		<hr/>
Balance .....		\$12,146.79

## UNMATURED MORTUARY LIABILITIES.

Claims in process of adjustment (31).....	\$751.50
---	----------

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	2,976	\$911,100.00
Certificates or policies written during the year....	1,511	587,200.00
	<hr/>	<hr/>
Total .....	4,487	\$1,498,300.00
Certificates or policies ceased to be in force.....	1,937	758,050.00
	<hr/>	<hr/>
Certificates or policies in force December 31..	2,550	\$740,250.00
	<hr/>	<hr/>

Losses and claims unpaid January 1.....	61	\$1,607.16
Losses and claims incurred during the year.....	687	12,076.11
Total .....	748	\$13,683.27
Losses and claims paid during the year.....	717	12,931.77
Losses and claims unpaid December 31.....	31	\$751.50
Certificates or policies terminated by death.....	2	\$500.00
Certificates or policies terminated by lapse.....	1,935	739,750.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	1,403	\$410,900.00
Certificates or policies written during the year.....	912	373,500.00
Total .....	2,315	\$784,400.00
Certificates or policies ceased to be in force.....	812	314,650.00
Certificates or policies in force December 31..	1,503	\$469,750.00
Losses and claims unpaid January 1.....	30	\$985.43
Losses and claims incurred during the year.....	334	5,983.69
Total .....	364	\$6,969.12
Losses and claims paid during the year.....	344	6,397.12
Certificates or policies terminated by death.....	2	\$500.00
Certificates or policies terminated by lapse.....	1,810	314,150.00

## RED MEN'S FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

WESTFIELD, MASS.

Incorporated August 4, 1887. Commenced business August 14, 1887.

ANDREW H. PATON, *President*.ROBERT GOWDY, *Secretary*.

## INCOME.

Membership fees .....	\$3,951.00
Annual dues .....	14,654.47

Assessments, death and disability.....	\$24,424.22
Interest .....	269.86
<hr/>	
Total income .....	\$43,299.55
Balance on hand December 31, 1908.....	14,625.11
<hr/>	
Total .....	\$57,924.66

## DISBURSEMENTS.

Death claims.....	\$2,025.00
Disability claims .....	20,197.39
Membership fees retained by agents.....	3,951.00
Salaries and allowances to agents.....	4,023.83
Salaries and other compensation of officers.....	6,554.00
Salaries and other compensation of office employees .....	1,200.00
Taxes and fees .....	139.76
Rent, \$400.00; legal expenses, \$481.98.....	881.98
Advertising, printing and postage.....	1,635.00
All other items .....	382.45

(Total expense of management, \$18,768.02.)

Total disbursements .....	\$40,990.41
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Balance on hand December 31, 1909.....	\$16,934.25
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office .....	\$339.20
Cash in bank .....	16,595.05
<hr/>	
Total .....	\$16,934.25

## LIABILITIES.

(None.)

## UNMATURED MORTUARY LIABILITIES.

Claims in process of adjustment (36).....	\$2,549.11
resisted (1).....	400.00
<hr/>	
Total .....	\$2,949.11

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	3,121	\$1,749,700.00
Certificates or policies written during the year....	1,317	674,200.00
Total .....	4,438	\$2,423,900.00
Certificates or policies ceased to be in force.....	1,356	716,400.00
Certificates or policies in force December 31..	3,082	\$1,707,500.00
Losses and claims unpaid January 1.....	64	\$3,917.54
Losses and claims incurred during the year.....	520	21,353.96
Total .....	584	\$25,271.50
Losses and claims paid during the year.....	532	22,222.39
Losses and claims unpaid December 31.....	52	\$3,049.11
Certificates or policies terminated by death.....	22	\$12,500.00
Certificates or policies terminated by lapse.....	1,334	703,900.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	64	\$37,100.00
Certificates or policies written during the year....	89	51,400.00
Total .....	153	\$88,500.00
Certificates or policies ceased to be in force.....	21	11,000.00
Certificates or policies in force December 31..	132	\$77,500.00
Losses and claims unpaid January 1.....	3	\$96.86
Losses and claims incurred during the year.....	13	457.71
Total .....	16	\$554.57
Losses and claims paid during the year.....	13	529.71
Certificates or policies terminated by death.....	..	.....
Certificates or policies terminated by lapse.....	21	\$11,000.00

FRATERNAL  
BENEFICIARY ASSOCIATIONS  
OF NEW HAMPSHIRE.

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ABSTRACTS OF STATEMENTS SHOWING THEIR STANDING AND  
CONDITION DECEMBER 31, 1909.



## ASSOCIATION CANADO-AMERICAINE.

MANCHESTER, N. H.

Incorporated May 14, 1897. Commenced business November 28, 1896.

A. A. E. BRIEN, *President*.CALIXTE MORIN, *Secretary*.

## INCOME.

Membership fees .....	\$89.00
Per capita tax.....	13,760.88
Assessments: mortuary, \$79,369.87; disability, \$28,905.33....	108,275.20
Medical examiners' fees paid by applicant.....	572.85
All other sources.....	997.45
Total .....	\$123,695.38
Deduct payments returned to applicants.....	74.08
Total income .....	\$123,621.30
Balance on hand December 31, 1908.....	23,484.95
Total net resources .....	\$147,106.25

## DISBURSEMENTS.

Death claims .....	\$70,540.63
Disability claims .....	26,017.46
Salaries of officers and employees.....	17,666.82
All other .....	12,090.26
(Total expense of management, \$29,757.08.)	
Total disbursements .....	\$126,315.17
Balance on hand December 31, 1909.....	\$20,791.08

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office .....	\$168.00
Cash in banks .....	15,623.08
Deposit in Quebec .....	5,000.00
Total .....	\$20,791.08

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$45.91
Assessments held by subordinate bodies.....	17,746.65
Furniture, fixtures, etc.....	2,710.00
Total non-ledger assets .....	<u>\$20,502.56</u>
Gross assets .....	<u>\$41,293.64</u>

## ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	2,710.00
Total admitted assets .....	<u>\$38,583.64</u>

## LIABILITIES.

Death claims due and unpaid.....	\$10,600.00
Reported, not adjusted .....	500.00
Resisted .....	2,000.00
Disability claims resisted.....	227.13
Salaries, rents, expenses, etc., due or accrued..	773.54
Total .....	<u>\$14,100.67</u>
Balance .....	<u>\$24,482.97</u>

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	10,411	\$8,956,200.00
Certificates or policies written during year.....	3,804	2,625,600.00
Total .....	<u>14,215</u>	<u>\$11,581,800.00</u>
Certificates or policies ceased to be in force.....	842	657,850.00
Certificates or policies in force December 31..	13,373	<u>\$10,923,950.00</u>
Losses and claims unpaid January 1.....	11	\$11,000.00
Losses and claims incurred during the year.....	89	76,350.00
Total .....	<u>100</u>	<u>\$87,350.00</u>
Losses and claims paid during year.....	81	70,540.63
Losses and claims unpaid December 31.....	19	<u>\$16,809.37</u>

Certificates or policies terminated by death.....	89	\$76,350.00
Certificates or policies terminated by lapse.....	753	581,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	6,935	\$6,215,000.00
Certificates or policies written during the year....	1,681	1,121,250.00

Total .....	8,616	\$7,336,250.00
Certificates or policies ceased to be in force.....	480	396,950.00

Certificates or policies in force December 31...	8,136	\$6,939,300.00
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Losses and claims unpaid January 1.....	10	\$10,000.00
Losses and claims incurred during the year.....	62	55,600.00

Total .....	72	\$65,600.00
Losses and claims paid during year.....	63	57,290.64

Certificates or policies terminated by death.....	62	\$55,600.00
Certificates or policies terminated by lapse.....	418	341,350.00

Gross amount paid by New Hampshire members without deductions .....		\$85,475.14
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## CHRISTIAN BURDEN BEARERS' ASSOCIATION.

## MANCHESTER, N. H.

Incorporated September 2, 1898. Commenced business June 15, 1885.

GEORGE H. WALLACE, *President*.

L. N. OLMSTED, *Secretary*.

## INCOME.

Membership fees .....	\$73.00
Assessments: mortuary, \$22,807.98; expense, \$1,949.00; reserve, \$5,796.63.....	30,553.61

All other sources .....	\$891.52
Total income .....	\$31,518.13
Balance on hand December 31, 1908.....	22,285.37
Total net resources.....	\$53,803.50

## DISBURSEMENTS.

Death claims .....	\$22,000.00
Advance payments returned to rejected applicants .....	3.25
Salaries of officers and employees.....	1,527.46
All other .....	567.10
(Total expense of management, \$2,094.56.)	
Total disbursements .....	\$24,097.81
Balance on hand December 31, 1909.....	\$29,705.69

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages .....	\$5,000.00
Loans secured by pledge of bonds, stocks, etc.....	10,000.00
Cash in office .....	61.99
Cash in banks .....	14,643.70
Total .....	\$29,705.69

## LIABILITIES.

Death claims adjusted, not yet due.....	\$5,500.00
Advance assessments .....	818.61
Total .....	\$6,318.61
Balance .....	\$23,387.08

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	1,984	\$1,906,500.00

Certificates or policies written during year.....	25	\$24,000.00
Total .....	2,009	\$1,930,500.00
Certificates or policies ceased to be in force.....	67	61,500.00
Certificates or policies in force December 31..	1,942	\$1,869,000.00
Losses and claims unpaid January 1.....	3	\$3,000.00
Losses and claims incurred during the year.....	25	24,500.00
Total .....	28	\$27,500.00
Losses and claims paid during year.....	22	22,000.00
Losses and claims unpaid December 31.....	6	\$5,500.00
Certificates or policies terminated by death.....	25	.....
Certificates or policies terminated by lapse.....	42	.....

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	295	\$282,700.00
Certificates or policies written during the year...	2	2,000.00
Total .....	297	\$284,700.00
Certificates or policies ceased to be in force.....	3	2,800.00
Certificates or policies in force December 31..	294	\$281,900.00
Losses and claims unpaid January 1.....	2	\$2,000.00
Losses and claims incurred during the year.....	7	7,000.00
Total .....	9	\$9,000.00
Losses and claims paid during year.....	7	7,000.00
Certificates or policies terminated by death.....	7	.....
Certificates or policies terminated by lapse.....	3	.....
Gross amount paid by New Hampshire members without deductions .....		\$4,671.10

# NEW HAMPSHIRE GRANGE LIFE INSURANCE ASSOCIATION.

MANCHESTER, N. H.

Incorporated February 4, 1900.

Commenced business January 1, 1879.

HERBERT O. HADLEY, *President*.

HARRY W. SPAULDING, *Secretary*.

## INCOME.

Membership fees .....	\$349.00
Assessments: mortuary, \$2,823.95; reserve, \$2,153.12.....	4,977.07
All other sources .....	79.39
<hr/>	
Total income .....	\$5,405.46
Balance on hand December 31, 1908.....	1,086.02
<hr/>	
Total net resources.....	\$6,491.48

## DISBURSEMENTS.

Death claims .....	\$3,083.00
Salaries of officers and employees.....	305.90
All other .....	231.08
<hr/>	
(Total expense of management, \$536.98.)	
Total disbursements .....	3,619.98
<hr/>	
Balance on hand December 31, 1909.....	\$2,871.50

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cash in banks .....	\$638.99
Reserve fund deposited in banks.....	2,232.51
<hr/>	
Total .....	\$2,871.50

## LIABILITIES.

(None.)

## BUSINESS OF 1909.\*

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	367	.....
Certificates or policies written during year.....	30	.....
Total .....	397	.....
Certificates or policies ceased to be in force.....	22	.....
Certificates or policies in force December 31..	375	.....
Certificates or policies terminated by death.....	9	.....
Certificates or policies terminated by lapse.....	13	.....
Gross amount paid by New Hampshire members without deductions .....		\$3,172.95

## RAILWAY MAIL ASSOCIATION.

## PORTSMOUTH, N. H.

Incorporated December 14, 1898.      Commenced business December 14, 1898.

J. T. CANFIELD, *President*.

GEORGE A. WOOD, *Secretary*.

## INCOME.

Membership fees .....	\$2,666.00
Dues and per capita tax.....	11,385.00
Assessments for benefits.....	137,712.00
All other sources.....	2,742.56
Total income .....	\$154,505.56
Balance on hand December 31, 1909.....	74,835.48
Total net resources.....	\$229,341.04

\*No business transacted outside the state.



## DISBURSEMENTS.

Death claims .....	\$56,000.00	
Disability claims .....	63,738.47	
Salaries of officers and employees.....	7,858.58	
All other .....	5,140.03	
<hr/>		
(Total expense of management, \$12,998.61.)		
Total disbursements .....		\$132,737.08
<hr/>		
Balance on hand December 31, 1909.....		\$96,603.96

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$90,408.12
Cash in banks .....	6,195.84
<hr/>	
Total .....	\$96,603.96

## LIABILITIES.

(None.)

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force January 1.....	11,673	\$35,019,000.00
Certificates or policies written during year.....	1,333	3,999,000.00
<hr/>		
Total .....	13,006	\$39,018,000.00
Certificates or policies ceased to be in force.....	606	1,818,000.00
<hr/>		
Certificates or policies in force December 31..*	12,400	\$49,600,000.00
<hr/>		
Losses and claims unpaid January 1.....	1	\$3,000.00
Losses and claims incurred during the year.....	12	60,000.00
<hr/>		
Total .....	13	\$63,000.00
Losses and claims paid during year.....	11	56,000.00
<hr/>		
Losses and claims unpaid December 31.....	2	\$7,000.00
<hr/>		

Certificates or policies terminated by death.....	11	\$56,000.00
Certificates or policies terminated by lapse.....	595	.....

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force January 1.....	55	\$165,000.00
Certificates or policies written during the year....	9	27,000.00

Total .....	64	\$192,000.00
Certificates or policies ceased to be in force.....	..	.....

Certificates or policies in force December 31..	64	\$256,000.00*
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Gross amount paid by New Hampshire members without deductions .....		\$780.00
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## SOCIETY ST. JEAN BAPTISTE.

MANCHESTER, N. H.

Incorporated February 20, 1901. Commenced business April 22, 1871.

HENRI C. PHANEUF, *President*.RODOLPHE BOUCHER, *Secretary*.

## INCOME.

Annual dues .....	\$211.25
Assessments: mortuary, \$877.00; disability, \$1,145.00; expense, \$55.25 .....	2,077.25
All other sources .....	1,064.34

Total income .....	\$3,352.84
Balance on hand December 31, 1908.....	1,854.75

Total net resources .....	\$5,207.59
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## DISBURSEMENTS.

Death claims .....	\$960.00
Disability claims .....	997.50

\* Death benefit increased within the year from \$3,000 to \$4,000.

Funeral expenses .....	\$180.00	
Salaries of officers and employees.....	390.45	
All other .....	666.54	
<hr/>		
(Total expense of management, \$1,056.99.)		
Total disbursements .....		\$3,194.49
<hr/>		
Balance on hand December 31, 1909.....		\$2,013.10
Invested in the following:		

## ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office .....	\$114.29
Cash in banks .....	1,898.81
<hr/>	
Total .....	\$2,013.10

## LIABILITIES.

(None.)

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.\*

	Number.	Amount.
Disability claims paid during the year.....	..	\$997.50
Death claims paid during year.....	3	960.00
<hr/>		<hr/>
Gross amount paid by New Hampshire members without deductions .....		\$2,137.50

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GRAND LODGE ANCIENT ORDER UNITED WORKMEN  
OF NEW HAMPSHIRE.

MANCHESTER, N. H.

Incorporated February 13, 1907. Commenced business January 1, 1907.

FRED H. BATES, *President*.JOHN C. BICKFORD, *Secretary*.

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INCOME.

Per capita tax .....	\$291.00
Assessments: mortuary, \$5,289.54; reserve, \$913.85.....	6,203.39

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\*No certificates issued.

Guaranty fund assessments .....	\$1,452.00
All other sources .....	576.14
<hr/>	
Total income .....	\$8,522.53
Balance on hand December 31, 1908.....	12,409.74
<hr/>	
Total net resources .....	\$20,932.27

## DISBURSEMENTS.

Salaries of officers and employees.....	\$838.37
To Supreme Lodge .....	55.25
All other .....	615.56
<hr/>	
(Total expense of management, \$1,509.18.)	
Total disbursements .....	\$1,509.18
<hr/>	
Balance on hand December 31, 1909.....	\$19,423.09

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$493.02
Cash in banks .....	18,930.07
<hr/>	
Total .....	\$19,423.09

## NON-LEDGER ASSETS.

Assessment loans .....	1,990.80
<hr/>	
Gross assets .....	\$21,413.89

## ITEMS NOT ADMITTED.

Assessment loans .....	1,990.80
<hr/>	
Total admitted assets.....	\$19,423.09

## LIABILITIES.

Salaries, rents, expenses, etc., due or accrued.....	\$275.00
<hr/>	
Balance .....	\$19,148.09

## BUSINESS OF 1909.

## EXHIBIT OF CERTIFICATES OR POLICIES.\*

	Number.	Amount.
Certificates or policies in force January 1.....	229	\$385,826.00
Certificates or policies written during year.....	22	19,000.00
		<hr/>
Total .....	251	\$404,826.00
Certificates or policies ceased to be in force.....	28	35,500.00
		<hr/>
Certificates or policies in force December 31..	223	\$369,326.00
		<hr/>
Certificates or policies terminated by lapse.....	28	\$32,500.00
		<hr/>
Gross amount paid by New Hampshire members without deductions .....		\$8,874.83

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\*No business transacted outside the state.

FRATERNAL BENEFICIARY ASSOCIATIONS.—TABLE No. 1.

*Showing Assets, Income, Disbursements, Membership and Deaths for the year ending December 31, 1909.*

ASSOCIATIONS.	Admitted assets.	INCOME.		DISBURSEMENTS.		Member-ship, Dec. 31, 1908.	Member-ship, Dec. 31, 1909.	Deaths in 1909.
		Assets.	All other.	Losses and claims.	All other.			
American Benefit Society.....	\$63,683.43	\$78,010.52	\$2,125.61	\$61,750.00	\$10,655.15	6,338	6,186	68
Brith Abraham Independent Order.....	483,921.26	468,921.26	36,871.91	101,703.77	52,057.48	119,012	130,842	806
Brith Abraham, U. S. Grand Lodge.....	121,279.05	317,680.05	3,333.37	289,638.45	27,351.84	61,749	65,580	552
Canada-Americaine Association.....	58,583.61	122,697.03	923.37	96,558.09	29,373.08	10,411	13,373	80
Catholic Knights of America.....	906,622.96	656,615.05	37,783.51	571,912.05	27,120.69	18,806	18,922	380
Catholic Mutual Benefit Association.....	2,371,217.45	1,459,579.83	120,029.51	1,411,117.51	40,609.47	59,561	59,311	898
Catholic Order Foresters.....	2,211,097.23	1,539,407.06	97,863.11	1,537,917.14	115,477.08	131,511	137,479	1,249
Christian Burden Bearers' Association.....	29,703.69	30,632.29	885.84	22,003.25	2,000.56	1,984	1,942	35
Golden Cross, United Order.....	181,161.05	465,336.33	5,023.28	406,114.99	49,668.16	18,216	18,314	309
Improved Order Heptasophis.....	961,886.13	1,431,371.04	45,479.85	1,339,652.26	128,538.18	75,880	73,721	883
Knights of Columbus.....	2,898,239.80	924,850.31	151,219.30	515,759.72	299,713.53	69,009	71,509	477
Knights and Ladies of Honor.....	634,490.58	1,577,182.61	25,579.88	1,428,114.81	161,158.12	88,579	82,920	1,398
Knights of the Macabees of the World.....	9,102,627.11	4,392,131.49	366,685.86	3,517,974.38	514,523.68	272,017	269,011	2,417
Knights of Pythias.....	2,963,349.68	2,594,759.30	113,898.75	1,894,053.61	412,395.81	77,757	74,006	1,023
Ladies Catholic Benevolent Association.....	1,688,653.41	1,117,052.92	82,396.54	763,278.56	81,197.90	99,142	109,479	896
Ladies of the Macabees of the World.....	4,316,911.27	1,557,223.00	167,774.36	795,048.52	290,371.45	125,934	129,115	965
Locomotive Engineers Life and Accident Ass'n.....	597,819.98	1,270,301.43	11,270.58	1,683,981.88	127,920.44	147,929	152,880	2,102
New England Order of Protection.....	144,712.21	883,020.27	4,451.53	855,425.00	75,920.31	54,783	61,085	539
New Hampshire Grange Life.....	2,871.50	5,526.07	79.39	3,083.00	536.98	367	375	9
Pilgrim Fathers, United Order.....	165,470.70	535,408.71	7,525.51	552,000.00	20,176.33	18,529	18,282	362
Railway Mail Association.....	98,403.96	151,763.00	2,712.36	119,758.47	12,998.61	11,675	12,400	11
Royal Arcanum.....	7,293,722.29	8,398,889.61	277,563.34	7,625,873.50	219,536.85	240,251	242,958	3,200
Scottish Clans, Order of.....	103,125.96	127,313.90	3,216.27	87,890.00	13,711.74	10,953	11,916	97
Soci�� des Arisuns.....	1,542,592.84	529,086.02	54,699.13	315,367.53	51,922.76	34,063	35,324	231
Society St. Jean Baptiste.....	2,013.10	2,288.50	1,064.34	2,137.50	343	343	343	3
Union St. Jean Baptiste d'Amerique.....	325,726.50	152,263.44	29,337.91	58,433.84	48,936.03	19,576	22,877	161
United Commercial Travelers.....	433,961.44	531,136.75	36,907.70	423,631.02	133,282.16	50,781	51,925	376
United Workmen Grand Lodge of Mass.....	367,587.70	961,368.11	12,290.46	871,091.45	34,194.12	31,457	31,590	458
United Workmen, Grand Lodge of N. H.....	19,425.69	7,946.39	576.14	.....	.....	229	223	.....
Women's Catholic Order of Foresters.....	656,662.69	778,531.61	24,336.47	637,873.90	1,509.18	56,537	58,567	590
Workmen's Benefit Association.....	33,909.71	86,084.10	1,909.61	89,000.00	16,998.74	5,503	5,406	93
	\$40,987,532.90	\$34,017,636.56	\$1,720,167.76	\$28,223,883.73	\$3,022,617.29	1,922,600	1,974,433	20,737

TABLE No. 2.

*Statement of the Business of the Fraternal Beneficiary Associations within the State during the year 1909.*

ASSOCIATIONS.	Date of admission to New Hampshire.	Membership Dec. 31, 1908.	Memberships Dec. 31, 1909.	Gross amount paid by members.	Losses and claims paid during 1909.	Number of claims paid.
American Benefit Society.....	1895	285	275	\$4,332.65	\$7,000.00	6
Brith Abraham, Independent Order.....	1905	285	291	1,127.86	500.00	1
Brith Abraham, U. S. Grand Lodge.....	1905	108	104	547.48	500.00	1
Canada-Americaine Association.....	1898	6,935	8,136	85,475.14	57,290.64	63
Catholic Knights of America.....	1906	12	13	150.20	.....	.....
Catholic Mutual Benefit Association.....	1901	30	28	566.08	.....	.....
Catholic Order Foresters.....	1895	3,662	3,834	33,201.34	27,000.00	26
Christian Burden Bearers' Association.....	1891	295	294	4,671.10	7,000.00	7
Golden Cross, United Order.....	1891	1,147	1,084	33,602.86	36,904.49	26
Improved Order Heptasophis.....	1896	3	3	91.68	.....	.....
Knights of Columbus.....	1894	390	396	4,869.51	5,000.00	5
Knights and Ladies of Honor.....	1891	118	106	3,267.76	2,400.00	3
Knights of the Maccabees of the World.....	1896	1,245	1,183	21,084.54	6,450.00	8
Knights of Pythias.....	1891	328	298	11,044.23	17,000.00	8
Ladies' Catholic Benevolent Association.....	1900	288	352	3,374.85	3,000.00	3
Ladies of the Maccabees of the World.....	1897	290	309	3,648.10	.....	.....
Locomotive Engineers Life and Accident Association.....	1892	428	430	4,812.57	1,500.00	2
New England Order of Protection.....	1891	3,157	3,738	46,044.74	31,500.00	24
New Hampshire Grange Life Insurance Association.....	1899	367	375	3,172.95	.....	.....
Pilgrim Fathers, United Order.....	1891	2,382	2,314	68,292.33	87,000.00	55
Railway Mail Association.....	1898	55	64	780.00	.....	.....



TABLE No. 2.—Continued.

ASSOCIATIONS.	Date of admission to New Hampshire.	Members h i p Dec. 31, 1908.	Members h i p Dec. 31, 1909.	Gross amount paid by members.	Losses and claims paid during 1909.	N u m b e r of claims paid.
Royal Arcanum.....	1891	998	972	\$27,912.48	\$25,057.95	104
Scottish Clans, Order of .....	1892	206	223	2,049.74	750.00	2
Société des Artisans.....	1897	1,322	1,292	18,821.13	7,500.00	9
St. John Baptist Society .....	1901	343	320	2,137.50	1,957.50	3
Union St. Jean Baptiste d'Amerique.....	1902	385	776	7,048.24	700.00	3
United Commercial Travelers .....	1902	174	183	1,064.00	312.49	7
United Workmen, Grand Lodge of Massachusetts.....	1891	1,848	1,886	56,733.63	46,000.00	23
United Workmen, Grand Lodge of New Hampshire....	1907	229	223	8,874.83	.....	.....
Women's Catholic Order of Foresters .....	1899	1,055	1,048	13,831.28	6,000.00	6
Workmen's Benefit Association.....	1896	139	138	2,220.00	1,000.00	1
		28,509	30,688	\$474,880.80	\$379,323.07	3024

# INDEX.



# INDEX TO COMPANIES.

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(See Table of Contents at beginning of volume.)

## FIRE INSURANCE COMPANIES.

Aachen and Munich, United States Branch.....	236
Ætna, Hartford .....	74
Agricultural, New York.....	77
Alliance, Philadelphia .....	80
American Central, Missouri.....	83
American, New Jersey.....	85
Atlas Assurance Company, United States Branch.....	238
Barnstead Town Mutual.....	2
Boston Insurance Company, Massachusetts.....	88
Bow Town Mutual.....	3
British America, United States Branch.....	241
Caledonian, United States Branch.....	244
California Insurance Company, San Francisco.....	92
Candia Town Mutual.....	4
Canterbury Town Mutual.....	5
Capital Fire, Concord.....	38
Citizens' Mutual, Massachusetts.....	212
City of New York, New York.....	95
Columbia Insurance Company, New Jersey.....	97
Commercial Union Assurance Company, United States Branch.....	247
Commercial Union Fire, New York.....	100
Commonwealth, New York.....	102
Concord Mutual, Concord.....	28
Connecticut Fire, Hartford.....	105
Continental, New York.....	107
Delaware, Philadelphia .....	110
Eastern Fire, Concord.....	43

Equitable Fire and Marine, Rhode Island.....	113
Fidelity Fire, New York.....	116
Fire Association, Philadelphia.....	118
Fireman's Fund, California.....	121
Firemen's, New Jersey.....	124
First Russian, United States Branch.....	250
Fitchburg Mutual, Massachusetts.....	214
Franklin Fire, Philadelphia.....	127
German Alliance, New York.....	130
German-American, New York.....	132
Germania Fire, New York.....	135
Glens Falls, New York .....	138
Grange Mutual, Milford.....	30
Granite State Fire, Portsmouth.....	46
Hanover Fire, New York.....	141
Hartford Fire, Connecticut.....	143
Hollis Town Mutual.....	7
Holyoke Mutual, Massachusetts.....	217
Home Insurance Company, New York.....	147
Insurance Company of North America, Philadelphia.....	150
International Insurance Company, New York.....	153
Jakor, United States Branch.....	252
Law Union and Rock, United States Branch.....	255
Liverpool and London and Globe, United States Branch.....	257
London and Lancashire, United States Branch.....	260
London Assurance, United States Branch.....	263
Loudon Town Mutual.....	8
Lyndeborough Town Mutual.....	9
Mannheim, United States Branch.....	266
Manufacturers and Merchants' Mutual, Concord.....	31
Mercantile Fire and Marine, Massachusetts.....	156
Merchants and Farmers' Mutual, Massachusetts.....	219
Merrimack County Mutual, Webster.....	24
Merrimack Mutual, Massachusetts.....	222
Middlesex Mutual Fire, Massachusetts.....	224

Milford Town Mutual.....	10
Milwaukee Mechanics, Wisconsin.....	158
Moscow Fire, United States Branch.....	269
Munich Reinsurance, United States Branch.....	271
National Fire, Connecticut.....	161
National Union Fire, Pennsylvania.....	164
New Hampshire Fire, Manchester.....	50
Niagara Fire, New York.....	166
North British and Mercantile, United States Branch.....	273
Northern Assurance, United States Branch.....	276
Northwood Town Mutual.....	12
Norwich Union, United States Branch.....	278
Old Colony, Boston.....	169
Orford Town Mutual.....	13
Orient, Connecticut .....	172
Palatine, United States Branch.....	281
Pelican, New York.....	175
Pennsylvania Fire, Philadelphia.....	177
Phenix, New York.....	180
Phœnix, Connecticut .....	183
Phœnix Assurance, United States Branch.....	284
Piermont Town Mutual.....	14
Piscataqua Fire, Portsmouth.....	56
Portsmouth Fire Association, Portsmouth.....	58
Providence Mutual, Rhode Island.....	227
Providence Washington, Rhode Island.....	185
Prudential Fire, Manchester.....	62
Queen Insurance Company of America, New York.....	188
Quincy Mutual, Massachusetts.....	229
Rockingham Farmers' Mutual, Exeter.....	25
Rossia, United States Branch.....	286
Royal Exchange, United States Branch.....	289
Royal, United States Branch.....	291
Russian Reinsurance, United States Branch.....	295
Saint Paul Fire and Marine, Minnesota.....	191
Salamandra, United States Branch.....	297

Sanbornton Town Mutual.....	15
Scottish Union and National, United States Branch.....	299
Security, Connecticut .....	194
Skandia, United States Branch.....	302
Springfield Fire and Marine, Massachusetts.....	197
State Dwelling House, Concord.....	64
State Fire, United States Branch.....	304
Strafford Town Mutual.....	17
Sunapee Town Mutual.....	34
Sun Insurance Office, United States Branch.....	307
Sutton Town Mutual.....	18
Tilton and Northfield Town Mutual.....	19
Traders and Mechanics' Mutual, Massachusetts.....	232
Union Insurance Company, Philadelphia.....	200
Union Marine, United States Branch.....	309
Underwriters' Fire, Concord.....	67
Weare Town Mutual.....	21
Westchester, New York.....	202
Westmoreland Town Mutual.....	22
Western Assurance, United States Branch.....	312
Western Reserve, Cleveland, Ohio.....	205
Williamsburgh City, New York.....	207

## MISCELLANEOUS COMPANIES.

Ætna Accident and Liability, Hartford.....	316
Ætna Indemnity, Hartford.....	319
Ætna Life, Accident Department, Connecticut.....	323
American Bonding Company, Maryland.....	327
American Fidelity Company, Vermont.....	330
American Surety Company, New York.....	335
Bankers' Surety Company, Ohio.....	338
Casualty Company of America, New York.....	341
Columbian National, Accident Department, Massachusetts.....	346
Continental Casualty Company, Indiana.....	348



# INDEX TO COMPANIES.

651

Empire State Surety Company, New York.....	351
Employers' Liability, United States Branch.....	357
Equitable Accident, Massachusetts.....	362
Federal Casualty, Detroit.....	364
Fidelity and Casualty, New York.....	366
Fidelity and Deposit, Maryland.....	371
Frankfort Marine, Accident and Plate Glass, United States Branch.....	374
General Accident Assurance, United States Branch.....	377
Great Eastern Casualty and Indemnity, New York.....	382
Guarantee Company of North America, United States Branch.....	385
Hartford Steam Boiler Inspection and Insurance Co., Connecticut..	387
Lloyds Plate Glass, New York.....	390
London Guarantee and Accident, United States Branch.....	393
Loyal Protective .....	397
Maine Ins. Co., Portland.....	400
Maryland Casualty, Baltimore.....	403
Masonic Protective, Worcester.....	409
Massachusetts Accident, Boston.....	411
Massachusetts Bonding and Insurance Company, Boston.....	414
Metropolitan Casualty, New York.....	417
National Casualty, Michigan.....	421
National Surety, New York.....	423
New Amsterdam Casualty, New York.....	427
New Jersey Plate Glass, Newark.....	432
New York Plate Glass, New York.....	435
North American Accident Insurance Company, Chicago.....	437
Ocean Accident and Guarantee, United States Branch.....	440
Pennsylvania Casualty Company, Seranton.....	445
Philadelphia Casualty Company, Pennsylvania.....	450
Ridgely Protective Association, Worcester, Mass.....	455
Standard Accident, Michigan.....	457

Title Guaranty and Trust Company, Scranton, Pa.....	461
Travelers, Accident Department, Connecticut.....	464
Travelers Indemnity Company, Connecticut.....	468
United States Casualty, New York.....	472
United States Fidelity and Guaranty, Maryland.....	477
United States Health and Accident, Michigan.....	480

## LIFE INSURANCE COMPANIES.

Ætna Life, Connecticut.....	484
Columbian National, Massachusetts.....	490
Connecticut General, Hartford.....	496
Connecticut Mutual, Hartford.....	501
Equitable Life Assurance Society, New York.....	507
Fidelity Mutual, Philadelphia.....	512
John Hancock Mutual, Massachusetts.....	518
Manhattan Life, New York.....	523
Massachusetts Mutual, Springfield.....	528
Metropolitan Life, New York.....	534
Mutual Benefit, New Jersey.....	540
Mutual Life, New York.....	545
National Life, Vermont.....	550
New York Life, New York.....	556
Northwestern Mutual, Wisconsin.....	561
Penn Mutual, Philadelphia.....	567
Phoenix Mutual, Connecticut.....	572
Provident Life and Trust, Philadelphia.....	578
Prudential Insurance Company of America, New Jersey.....	582
Security Mutual, New York.....	589
State Mutual Life, Massachusetts.....	594
Travelers, Life Department, Connecticut.....	599

# INDEX TO COMPANIES.

653

Union Mutual Life, Maine.....	604
-------------------------------	-----

## ASSESSMENT CASUALTY COMPANIES.

Brotherhood Accident, Boston.....	612
Fraternal Protective, Boston.....	615
Masonic Mutual Accident, Massachusetts.....	617
National Accident Society, New York.....	620
Peerless Casualty Company, Keene.....	623
Red Men's Fraternal Accident Association, Massachusetts.....	626

## FRATERNAL BENEFICIARY ASSOCIATIONS.

American Benefit Society.....	642
Brith Abraham, Independent Order.....	642
Brith Abraham, U. S. Grand Lodge.....	642
Canado-Americaine Association .....	630
Catholic Knights of America.....	642
Catholic Mutual Benefit.....	642
Catholic Order of Foresters.....	642
Christian Burden Bearers' Association.....	632
Golden Cross, United Order.....	642
Improved Order Heptasophs.....	642
Knights of Columbus.....	642
Knights and Ladies of Honor.....	642
Knights of the Maccabees of the World.....	642
Knights of Pythias.....	642
Ladies' Catholic Benevolent Association.....	642
Ladies of the Maccabees of the World.....	642
Locomotive Engineers' Mutual Life and Accident Association.....	642

New England Order of Protection.....	642
New Hampshire Grange Life Insurance Association.....	635
Pilgrim Fathers, United Order.....	642
Railway Mail Association.....	636
Royal Arcanum .....	642
Scottish Clans, Order of.....	642
Société des Artisans.....	642
St. Jean Baptiste Society.....	638
Union St. Jean Baptiste d'Amerique.....	642
United Commercial Travelers.....	642
United Workmen, Ancient Order, Grand Lodge of Massachusetts...	642
United Workmen, Ancient Order, Grand Lodge of New Hampshire..	639
Women's Catholic Order of Foresters.....	642
Workmen's Benefit Association.....	642





EIGHTH BIENNIAL REPORT  
OF THE  
BUREAU OF LABOR  
OF THE  
STATE OF NEW HAMPSHIRE



L. H. CARROLL, *Commissioner.*

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VOLUME X.

---

1910.



PRINTED BY THE JOHN B. CLARKE COMPANY, MANCHESTER.  
BOUND BY GEORGE G. NEAL, DOVER.

STATE OF NEW HAMPSHIRE.

BUREAU OF LABOR,

STATE HOUSE,

CONCORD, September 1, 1910.

*To His Excellency the Governor and the Honorable Council:*

I have the honor to, transmit herewith the eighth biennial report of this bureau for the years 1909 and 1910, in accordance with Chapter 48, Acts of 1893.

Very respectfully,

L. H. CARROLL,

*Commissioner.*



## STATE OFFICERS.

---

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ROBERT J. PEASLEE,	
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JOHN H. RIEDELL, <i>Law Reporter.</i>	

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ROBERT M. WALLACE, <i>Chief Justice.</i>	
ROBERT G. PIKE,	} <i>Associate Justices.</i>
ROBERT N. CHAMBERLIN,	
WILLIAM A. PLUMMER.	

## INTRODUCTORY.

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A consistent effort has been made by the Commissioner of Labor to present in this biennial report a correct and comprehensive summary of the industries of the state. As this report covers a period when there was general business depression throughout the country, the totals do not show the usual increase in comparison with other years, but they do show that New Hampshire stands high as a manufacturing state.

The reports from the 1,518 establishments covered by this report were secured by mail or by a representative of this bureau, and show a total investment in all branches of manufacturing of \$115,924,903. The value of the manufactured product for the year was \$150,597,931, and employment was given to 56,921 males, 22,032 females, and to 1,022 children under sixteen years. The average weekly wages paid to male wage earners for all industries was \$12.62; the average to females, \$7.64, and the average to children under sixteen, \$4.64. The total wages paid to males for all industries amounted to \$26,455,469; the total to females, \$7,456,548, and to children under sixteen, \$186,144, making the total amount paid to all wage earners for the year, \$34,098,161.

A study of the statistics herein, as arranged by counties, shows that in value of goods manufactured, Hillsborough county leads with a product of \$66,534,380, the other counties ranking as follows: Strafford, \$18,261,359; Merrimack, \$13,098,682; Rockingham, \$13,108,494; Grafton, \$11,005,884;

Coos, \$8,311,344; Cheshire, \$6,595,164; Belknap, \$6,557,747; Sullivan, \$5,374,221; Carroll, \$1,830,231.

Manchester leads the eleven cities of the state with a product for the year of \$46,648,312, or nearly 31 per cent of the product of the entire state, a product greater than that of Strafford, Rockingham, Merrimack, and Carroll counties combined. Nashua produced manufactured goods to the value of \$13,340,573; Dover ranked third with a product of \$7,256,298, the other cities following in this order: Concord, \$7,046,636; Berlin, \$6,178,687; Laconia, \$4,836,792; Rochester, \$4,778,768; Somersworth, \$3,487,292; Portsmouth, \$2,922,952; Keene, \$2,721,065; Franklin, \$2,383,875.

The legislative act creating the Bureau of Labor limits its work to the collection and presentation of the statistics of manufacturing in the state. The Commissioner of Labor believes that there is need of an equitable factory inspection law in New Hampshire and earnestly recommends to the legislature of 1911 that the scope of the Bureau of Labor be enlarged to include the inspection of factories by a competent inspector, and that the Commissioner of Labor be responsible for the enforcement of the fifty-eight-hour law, the child labor law, and laws relating to fire escapes. The matter of factory inspection has been before the legislature in past sessions, but bills providing for it have been defeated. The Commissioner of Labor is convinced that an equitable law providing for inspection of sanitary conditions and conditions of tools and machinery, by unprejudiced inspectors, will prove a protection to life and property and benefit the employer as well as the employee. New Hampshire stands high among the states in the amount of her manufacturing, according to population, and her lawmakers should not longer hesitate to place adequate laws covering factory inspection, child



labor, and fire escapes upon the statute books. The fire escape law should not only protect factories, but all public buildings, hotels, and business blocks of more than two stories. The Commissioner of Labor should also be empowered to act as arbitrator in cases of labor trouble, either strikes or lockouts. There have been a few strikes during the year, some of which could doubtless have been prevented or more quickly settled had there been a state official empowered to act in such cases. Reports have been received for the strikes occurring in the state, but figures cannot show the full loss to the employer or to the employee and his dependent family.

In past years considerable space has been devoted to manual training, and it is not through lack of interest or a hearty belief in the work that an equal amount is not given to it this year, but it is now so thoroughly recognized as a most necessary part of the school course, and has been taken up by so many of the smaller schools, that it hardly seems necessary to dwell at length on it in this report.

Respectfully submitted,

L. H. CARROLL,

*Commissioner.*



## FINANCIAL STATEMENT.

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In accordance with Chapter 98, Laws of 1907, the following financial statement is presented, covering the biennial period ending August 31, 1910:

### EXPENSES OF BUREAU OF LABOR,

September 1, 1908, to August 31, 1909.

Salary of commissioner .....	\$1,500.00
Salary of clerk .....	900.00
Incidentals, postage, express, office supplies ....	256.61
Printing biennial report .....	318.73
Printing blanks .....	96.93
Traveling expenses .....	218.62
Total .....	<hr/> \$3,290.89

### EXPENSES OF BUREAU OF LABOR,

September 1, 1909, to August 31, 1910.

Salary of commissioner .....	\$1,500.00
Salary of clerk .....	900.00
Incidentals, postage, express, office supplies ....	82.82
Printing blanks .....	15.90
Traveling expenses .....	48.06
Total .....	<hr/> \$2,546.78

Respectfully submitted,

L. H. CARROLL,

*Commissioner.*



THE LEADING INDUSTRIES  
OF  
NEW HAMPSHIRE



## STATISTICS OF MANUFACTURES.

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The statistics gathered for the report for the years 1909-10 show a considerable decrease over the previous report, but in studying them it must be remembered that they cover the period of general business depression through which the country has passed, and therefore ought not to be used in a comparative way, as they do not represent normal conditions. Should they be taken now I am confident that they would be found to nearly equal those of two years ago.

The establishments reporting number 1,518, with a total investment of \$115,924,903, and the production is given as \$150,597,931, a decrease in product over the last report of \$14,095,511. The general curtailment in business caused by the panic will be seen by a comparison of the manufacturing establishments reporting increase and decrease in business with the report for 1907-08. For the report of two years ago 378 plants reported an increase in business and 63 a decrease, while for the present report 197 report an increase and 324 a decrease. It is worthy of note, however, and a fact of much significance, that, while nearly every industry reported a decrease in business, the production of cotton cloth increased from \$38,254,160 to \$43,053,288, an increase of \$4,799,128. Electricity and gas show a slight increase, and the production of food preparations shows an increase of \$534,994. The granite business shows only a slight falling off, but the lumber business presents a marked decrease, both in the number of plants and the value of product. This is in a large measure due to the shutting down of the smaller mills, caused by lack of material in their vicinity.

The total number of male wage earners employed is given as 56,921; females, 22,032; children under sixteen years of



age, 1,022, making the whole number of wage earners employed, 79,975. The average wages to males was \$12.62; females, \$7.64; children, \$4.64. The total wages paid male wage earners, \$26,455,469; females, \$7,456,548; children, \$186,144, with total wages to all wage earners of \$34,098,161. The salaried clerks and officials numbered 2,058, and the total salaries paid amounted to \$2,451,127.

# STATISTICS BY INDUSTRIES.

## AGRICULTURAL IMPLEMENTS.

Number of establishments.....	10
Capital invested .....	\$103,500
Value of production .....	122,660
Number reporting increase in product.....	1
Number reporting decrease in product.....	4
Average number of males employed	75
Average number of females employed .....	1
Average number under 16 employed .....	1
<hr/>	
Total number wage earners employed.....	77
Average highest wages to males...	\$11.75
Average lowest wages to males....	5.75
<hr/>	
Average wages to males.....	\$8.75
Average wages to females.....	8.00
Average wages to children under 16.....	5.10
Total wages to male wage earners..	\$27,990
Total wages to female wage earners	416
Total wages to children under 16..	250
<hr/>	
Total wages to all wage earners.....	28,656
Number reporting increase in wages.....	2
Number reporting decrease in wages.....	1
Number of salaried clerks and officials.....	3
Total salaries paid.....	\$2,700

## BAKERIES.

Number of establishments.....	75
Capital invested .....	\$311,700
Value of production.....	1,068,639
Number reporting increase in product.....	11
Number reporting decrease in product.....	12
Average number of males employed	292
Average number of females employed .....	68
Average number under 16 employed	4
<hr/>	
Total number wage earners employed.....	364
Average highest wages to males....	\$15.00
Average lowest wages to males...	8.38
<hr/>	
Average wages to males.....	\$11.69
Average highest wages to females..	\$6.37
Average lowest wages to females..	5.05
<hr/>	
Average wages to females.....	5.71
Average wages to children under 16.....	3.17
Total wages to male wage earners..	\$176,996
Total wages to female wage earners	21,138
Total wages to children under 16..	477
<hr/>	
Total wages to all wage earners.....	198,611
Number reporting increase in wages.....	4
Number of salaried clerks and officials.....	15
Total salaries paid.....	\$10,301

## BLANKETS.

Number of establishments.....	5
Capital invested .....	\$322,000
Value of production .....	538,748
Number reporting decrease in product.....	5

Average number of males employed	188	
Average number of females employed .....	165	
Average number under 16 employed	3	
<hr/>		
Total number of wage earners employed...		356
Average highest wages to males...	\$19.25	
Average lowest wages to males....	6.92	
<hr/>		
Average wages to males.....		\$13.09
Average highest wages to females..	\$10.25	
Average lowest wages to females..	5.98	
<hr/>		
Average wages to females.....		8.12
Average wages to children under 16.....		6.00
Total wages to male wage earners..	\$78,762	
Total wages to female wage earners	53,534	
<hr/>		
Total wages to all wage earners.....		132,296
Number of salaried clerks and officials.....		11
Total salaries paid.....		\$5,388

## BOBBINS.

Number of establishments.....		11
Capital invested .....		\$457,535
Value of production .....		500,078
Number reporting increase in product.....		1
Number reporting decrease in product.....		3
Average number of males employed	593	
Average number of females employed .....	1	
Average number under 16 employed	10	
<hr/>		
Total number wage earners employed....		604
Average highest wages to males...	\$16.55	
Average lowest wages to males....	7.08	
<hr/>		
Average wages to males.....		\$11.81

Average wages to females.....	\$3.50
Average wages to children under 16.....	5.70
Total wages to male wage earners..	\$199,084
Total wages to female wage earners	161
Total wages to children under 16..	2,962
<hr/>	
Total wages to all wage earners.....	202,207
Number reporting increase in wages.....	1
Number of salaried clerks and officials.....	17
Total salaries paid.....	\$15,790

## BOOK-BINDING.

Number of establishments.....	3
Capital invested .....	\$6,000
Value of production.....	15,250
Average number of males employed	6
Average number of females employed .....	6
<hr/>	
Total number wage earners employed.....	12
Average wages to males.....	\$18.00
Average wages to females.....	7.00
Total wages to male wage earners..	\$3,700
Total wages to female wage earners	2,000
<hr/>	
Total wages to all wage earners.....	5,700

## BOOTS AND SHOES.

Number of establishments.....	57
Capital invested .....	\$6,849,929
Value of production.....	32,271,534
Number reporting increase in product.....	18
Number reporting decrease in product.....	16
Average number of males employed	9,159
Average number of females employed .....	4,093
Average number under 16 employed	345
<hr/>	
Total number wage earners employed.....	13,597

Average highest wages to males...	\$19.92	
Average lowest wages to males....	5.43	
<hr/>		
Average wages to males.....		\$12.68
Average highest wages to females..	\$13.67	
Average lowest wages to females..	4.61	
<hr/>		
Average wages to females.....		9.14
Average wages to children under 16.....		5.27
Total wages to male wage earners..	\$4,234,468	
Total wages to female wage earners	1,689,023	
Total wages to children under 16..	80,359	
<hr/>		
Total wages to all wage earners.....		6,003,850
Number reporting increase in wages.....		9
Number reporting decrease in wages.....		2
Number of salaried clerks and officials.....		446
Total salaries paid.....		\$471,191

## BOTTLING.

Number of establishments.....		20
Capital invested .....		\$326,700
Value of production.....		466,600
Number reporting increase in product.....		2
Number reporting decrease in product.....		4
Average number of males employed	100	
Average number of females em-		
ployed .....	6	
<hr/>		
Total number wage earners employed.....		106
Average highest wages to males...	\$15.89	
Average lowest wages to males....	8.39	
<hr/>		
Average wages to males.....		\$12.14
Average highest wages to females..	\$6.75	
Average lowest wages to females..	6.00	
<hr/>		
Average wages to females.....		6.38

Total wages to male wage earners...	\$53,961
Total wages to female wage earners.	1,951

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Total wages to all wage earners.....	\$55,912
Number reporting increase in wages.....	2
Number of salaried clerks and officials.....	4
Total salaries paid.....	\$5,892

## BOXES, PAPER.

Number of establishments .....	9
Capital invested .....	\$94,965
Value of production.....	225,037
Number reporting increase in product.....	1
Number reporting decrease in product.....	4
Average number of males employed	50
Average number of females employed	117
Average number under 16 employed	2

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Total number wage earners employed....	169
Average highest wages to males...	\$13.50
Average lowest wages to males...	5.50

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Average wages to males.....	\$11.00
Average highest wages to females..	\$9.90
Average lowest wages to females..	5.30

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Averages wages to females.....	7.60
Average wages to children under 16.....	3.25
Total wages to male wage earners..	\$21,958
Total wages to female wage earners	35,805
Total wages to children under 16..	180

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Total wages to all wage earners.....	57,943
Number reporting decrease in wages.....	1
Number of salaried clerks and officials.....	6
Total salaries paid.....	\$5,380



## BOXES, WOODEN.

Number of establishments.....	45
Capital invested .....	\$1,313,511
Value of production.....	2,634,357
Number reporting increase in product.....	2
Number reporting decrease in product.....	8
Average number of males employed	1,467
Average number of females employed .....	105
Average number under 16 employed	24
<hr/>	
Total number wage earners employed.....	1,596
Average highest wages to males...	\$15.91
Average lowest wages to males....	6.74
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Average wages to males.....	\$11.33
Average highest wages to females..	\$7.82
Average lowest wages to females..	5.36
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Average wages to females.....	6.59
Average wages to children under 16.....	4.68
Total wages to male wage earners..	\$652,026
Total wages to female wage earners	27,952
Total wages to children under 16..	3,138
<hr/>	
Total wages to all wage earners.....	683,116
Number reporting increase in wages.....	5
Number reporting decrease in wages.....	4
Number of salaried clerks and officials.....	33
Total salaries paid.....	\$27,205

## BRICK.

Number of establishments.....	26
Capital invested .....	\$491,600
Value of production.....	356,644
Number reporting increase in product.....	3
Number reporting decrease in product.....	5

Average number of males employed	529	
Average number of females employed .....	4	
<hr/>		
Total number wage earners employed.....		533
Average highest wages to males...	\$17.60	
Average lowest wages to males....	8.40	
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Average wages to males.....		\$13.00
Average wages to females.....		5.50
Total wages to male wage earners..	\$138,419	
Total wages to female wage earners	450	
<hr/>		
Total wages to all wage earners.....		138,869
Number reporting decrease in wages.....		2
Number of salaried clerks and officials.....		6
Total salaries paid.....		\$6,400

## BROOMS AND BRUSHES.

Number of establishments.....		5
Capital invested .....		\$41,000
Value of production.....		75,194
Number reporting increase in product.....		2
Number reporting decrease in product.....		1
Average number of males employed	60	
Average number of females employed .....	7	
Average number under 16 employed	2	
<hr/>		
Total number wage earners employed....		69
Average highest wages to males..	\$16.67	
Average lowest wages to males....	9.00	
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Average wages to males.....		\$12.84
Total wages to male wage earners..	\$28,571	
Total wages to female wage earners	1,243	
Total wages to children under 16..	164	
<hr/>		
Total wages to all wage earners.....		29,978

Number of salaried clerks and officials.....	3
Total salaries paid.....	\$3,839

## BUILDING AND CONTRACTING.

Number of establishments.....	65
Capital invested .....	\$573,531
Value of production.....	2,004,860
Number reporting increase in product.....	5
Number reporting decrease in product.....	10
Average number of males employed	1,011
Average number of females employed .....	5

Total number wage earners employed.....	1,016
Average highest wages to males...	\$20.00
Average lowest wages to males....	9.18

Average wages to males.....	\$14.59
Average wages to females.....	7.63
Total wages to male wage earners..	\$637,685
Total wages to female wage earners	1,612

Total wages to all wage earners.....	639,297
Number reporting increase in wages.....	3
Number of salaried clerks and officials.....	35
Total salaries paid.....	\$25,478

## CARRIAGES.

Number of establishments.....	36
Capital invested .....	\$539,700
Value of production.....	518,688
Number reporting increase in product.....	6
Number reporting decrease in product.....	4
Average number of males employed	355
Average number of females employed .....	4

Total number wage earners employed.....	359
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Average highest wages to males...	\$16.50	
Average lowest wages to males....	8.82	
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Average wages to males.....		\$12.66
Average wages to females.....		9.50
Total wages to male wage earners..	\$198,785	
Total wages to female wage earners	775	
<hr/>		
Total wages to all wage earners.....		198,560
Number of salaried clerks and officials.....		13
Total salaries paid.....		\$16,850

## CASTINGS.

Number of establishments.....		21
Capital invested .....	\$1,076,763	
Value of production.....		985,560
Number reporting increase in product.....		3
Number reporting decrease in product.....		7
Average number of males employed	647	
Average number of females employed .....		1
Average number under 16 employed		2
<hr/>		
Total number wage earners employed.....		650
Average highest wages to males..	\$22.27	
Average lowest wages to males....	7.15	
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Average wages to males.....		\$14.71
Total wages to male wage earners..	\$348,684	
Total wages to female wage earners	624	
Total wages to children under 16..	73	
<hr/>		
Total wages to all wage earners.....		349,381
Number reporting increase in wages.....		3
Number reporting decrease in wages.....		3
Number of salaried clerks and officials.....		32
Total salaries paid.....		\$37,059

## CHEESE.

Number of establishments.....	4
Capital invested .....	\$1,500
Value of production.....	23,150
Number reporting increase in product.....	1
Average number of males employed.....	7
Total number wage earners employed.....	7
Average highest wages to males....	\$12.25
Average lowest wages to males....	8.50
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Average wages to males.....	\$10.38
Total wages to male wage earners.....	1,460
Total wages to all wage earners.....	1,460

## CIGARS.

Number of establishments.....	26
Capital invested .....	\$231,236
Value of production.....	790,771
Number reporting increase in product.....	3
Number reporting decrease in product.....	8
Average number of males employed	350
Average number of females employed .....	123
Average number under 16 employed	3
<hr/>	
Total number wage earners employed.....	476
Average highest wages to males....	\$21.16
Average lowest wages to males.....	5.72
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Average wages to males.....	\$13.44
Average highest wages to females..	\$8.00
Average lowest wages to females..	3.50
<hr/>	
Average wages to females.....	5.75
Average wages to children under 16.....	5.00

Total wages to male wage earners..	\$229,879
Total wages to female wage earners	35,981
Total wages to children under 16..	800

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Total wages to all wage earners.....	\$266,660
Number of salaried clerks and officials.....	3
Total salaries paid .....	\$2,080

## CLOTHING.

Number of establishments.....	16
Capital invested .....	\$579,622
Value of production.....	883,002
Number reporting increase in product.....	3
Number reporting decrease in product.....	7
Average number of males employed	178
Average number of females employed .....	572
Average number under 16 employed	7

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Total number wage earners employed.....	757
Average highest wages to males....	\$18.35
Average lowest wages to males....	8.53

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Average wages to males.....	\$13.44
Average highest wages to females..	\$12.34
Average lowest wages to females..	5.39

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Average wages to females.....	8.87
Average wages to children under 16.....	4.10
Total wages to male wage earners..	\$61,108
Total wages to female wage earners	156,493
Total wages to children under 16..	690

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Total wages to all wage earners.....	218,291
Number reporting decrease in wages.....	1
Number of salaried clerks and officials.....	33
Total salaries paid.....	\$36,586

## CONFECTIONERY.

Number of establishments.....	4
Capital invested .....	\$21,000
Value of production.....	71,000
Average number of males employed	14
Average number of females employed .....	14
<hr/>	
Total number wage earners employed.....	28
Total wages to male wage earners..	\$6,804
Total wages to female wage earners	4,952
<hr/>	
Total wages to all wage earners.....	\$11,756

## COOPERAGE.

Number of establishments.....	4
Capital invested .....	\$395,000
Value of production .....	687,469
Number reporting decrease in product.....	4
Average number of males employed	495
Average number of females employed .....	6
Average number under 16 employed	7
<hr/>	
Total number wage earners employed.....	508
Average highest wages to males..	\$18.37
Average lowest wages to males....	7.88
<hr/>	
Average wages to males.....	\$13.13
Average highest wages to females..	\$9.34
Average lowest wages to females..	7.33
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Average wages to females.....	8.34
Average wages to children under 16.....	4.28



Total wages to male wage earners..	\$266,090
Total wages to female wage earners	1,110
Total wages to children under 16..	600

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Total wages to all wage earners.....	\$267,800
Number of salaried clerks and officials.....	3
Total salaries paid.....	\$4,000

## COTTON CLOTH.

Number of establishments.....	17
Capital invested .....	\$25,499,195
Value of production.....	43,053,288
Number reporting increase in product.....	3
Number reporting decrease in product.....	10
Average number of males employed	13,825
Average number of females employed .....	12,154
Average number under 16 employed	363

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Total number wage earners employed.....	26,342
Average highest wages to males...	\$16.58
Average lowest wages to males....	5.58

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Average wages to males.....	\$11.08
Average highest wages to females	\$11.79
Average lowest wages to females..	4.50

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Average wages to females.....	8.15
Average wages to children under 16.....	4.83
Total wages to male wage earners..	\$5,503,845
Total wages to female wage earners	3,994,088
Total wages to children under 16..	49,714

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Total wages to all wage earners.....	9,547,647
Number reporting decrease in wages.....	5
Number of salaried clerks and officials.....	238
Total salaries paid.....	\$375,425

## COTTON YARN.

Number of establishments.....	4
Capital invested .....	\$522,763
Value of production.....	627,281
Number reporting increase in product.....	1
Number reporting decrease in product.....	1
Average number of males employed	135
Average number of females employed .....	139
Average number under 16 employed	10
<hr/>	
Total number wage earners employed....	284
Average highest wages to males... \$13.00	
Average lowest wages to males.... 6.87	
<hr/>	
Average wages to males.....	\$9.94
Average highest wages to females.. \$9.32	
Average lowest wages to females.. 5.65	
<hr/>	
Average wages to females.....	7.49
Average wages to children under 16.....	3.69
Total wages to male wage earners.. \$55,038	
Total wages to female wage earners 40,874	
Total wages to children under 16.. 1,272	
<hr/>	
Total wages to all wage earners.....	97,184
Number of salaried clerks and officials.....	6
Total salaries paid.....	\$10,172

## CREAMERIES.

Number of establishments.....	31
Capital invested .....	\$205,400
Value of production.....	816,908
Number reporting increase in product.....	5
Number reporting decrease in product.....	12

Average number of males employed	77	
Average number of females employed	5	
		<hr/>
Total number wage earners employed		82
Average highest wages to males	\$16.04	
Average lowest wages to males	8.49	
		<hr/>
Average wages to males		\$12.27
Average wages to females		8.75
Total wages to male wage earners	\$39,207	
Total wages to female wage earners	2,202	
		<hr/>
Total wages to all wage earners		41,409
Number of salaried clerks and officials		12
Total salaries paid		\$3,210

## CUTLERY.

Number of establishments		6
Capital invested		\$321,439
Value of production		194,787
Number reporting decrease in product		4
Average number of males employed	192	
Average number of females employed	18	
		<hr/>
Total number wage earners employed		210
Average highest wages to males	\$12.75	
Average lowest wages to males	7.12	
		<hr/>
Average wages to males		\$9.94
Average wages to females		8.25
Total wages to male wage earners	\$88,403	
Total wages to female wage earners	5,056	
		<hr/>
Total wages to all wage earners		93,459
Number of salaried clerks and officials		8
Total salaries paid		\$10,259

## DOORS, SASH, BLINDS.

Number of establishments.....	8
Capital invested .....	\$414,500
Value of production.....	720,000
Number reporting increase in product.....	2
Number reporting decrease in product.....	2
Average number of males employed	386
Average number of females employed .....	2
Average number under 16 employed	6
<hr/>	
Total number wage earners employed.....	394
Average highest wages to males....	\$18.50
Average lowest wages to males....	6.11
<hr/>	
Average wages to males.....	\$12.31
Average wages to females.....	8.50
Average wages to children under 16.....	4.75
Total wages to male wage earners..	\$176,000
Total wages to female wage earners	874
Total wages to children under 16..	1,500
<hr/>	
Total wages to all wage earners.....	178,374
Number of salaried clerks and officials.....	22
Total salaries paid.....	\$24,988

## ELECTRICITY AND GAS.

Number of establishments.....	57
Capital invested .....	\$13,193,074
Value of production.....	1,843,819
Number reporting increase in product.....	25
Number reporting decrease in product.....	2
Average number of males employed	560
Average number of females employed .....	15
<hr/>	
Total number wage earners employed.....	575

Average highest wages to males..	\$19.00	
Average lowest wages to males ..	10.18	
<hr/>		
Average wages to males.....		\$14.59
Average highest wages to females..	\$9.15	
Average lowest wages to females..	7.25	
<hr/>		
Average wages to females.....		8.20
Total wages to male wage earners..	\$374,491	
Total wages to female wage earners	5,575	
<hr/>		
Total wages to all wage earners.....		380,066
Number reporting increase in wages.....		6
Number of salaried clerks and officials.....		99
Total salaries paid.....		\$95,921

## EXCELSIOR.

Number of establishments.....		9
Capital invested .....	\$374,356	
Value of production .....	218,479	
Number reporting decrease in product.....		3
Average number of males employed.....		111
Total number wage earners employed.....		111
Average highest wages to males....	\$15.33	
Average lowest wages to males....	8.50	
<hr/>		
Average wages to males.....		\$11.91
Total wages to male wage earners.....		46,902
Total wages to all wage earners.....		46,902

## FOOD PREPARATIONS.

Number of establishments.....		83
Capital invested .....	\$1,115,366	
Value of production.....	3,532,374	
Number reporting increase in product.....		11
Number reporting decrease in product.....		6

Average number of males employed	269	
Average number of females employed .....	41	
<hr/>		
Total number wage earners employed.....		310
Average highest wages to males....	\$12.59	
Average lowest wages to males....	9.48	
<hr/>		
Average wages to males.....		\$11.04
Average highest wages to females..	\$6.80	
Average lowest wages to females...	5.88	
<hr/>		
Average wages to females.....		6.34
Total wages to male wage earners..	\$122,177	
Total wages to female wage earners	4,792	
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Total wages to all wage earners.....		126,969
Number reporting increase in wages.....		2
Number of salaried clerks and officials.....		7
Total salaries paid.....		\$4,630

## FURNITURE.

Number of establishments.....		25
Capital invested .....	\$1,233,001	
Value of production.....	1,466,983	
Number reporting increase in product.....		4
Number reporting decrease in product.....		5
Average number of males employed	947	
Average number of females employed .....	19	
Average number under 16 employed	10	
<hr/>		
Total number wage earners employed.....		976
Average highest wages to males..	\$14.69	
Average lowest wages to males....	7.28	
<hr/>		
Average wages to males.....		\$10.99

Average highest wages to females..	\$6.50	
Average lowest wages to females..	6.00	
<hr/>		
Average wages to females.....		\$6.25
Average wages to children under 16.....		4.62
Total wages to male wage earners..	\$423,245	
Total wages to female wage earners.	3,411	
Total wages to children under 16..	1,183	
<hr/>		
Total wages to all wage earners.....		427,839
Number of salaried clerks and officials.....		38
Total salaries paid.....		\$38,818

## GLOVES.

Number of establishments.....		5
Capital invested .....		\$339,463
Value of production.....		345,786
Average number of males employed	159	
Average number of females employed .....	116	
Average number under 16 employed	3	
<hr/>		
Total number wage earners employed.....		278
Average highest wages to males...	\$17.00	
Average lowest wages to males....	6.56	
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Average wages to males.....		\$11.78
Average highest wages to females..	\$11.83	
Average lowest wages to females...	4.94	
<hr/>		
Average wages to females.....		8.39
Average wages to children under 16.....		4.00
Total wages to male wage earners..	\$57,978	
Total wages to female wage earners	45,111	
<hr/>		
Total wages to all wage earners.....		103,089
Number of salaried clerks and officials.....		10
Total salaries paid.....		\$19,300



## GRANITE.

Number of establishments.....	63
Capital invested .....	\$1,216,686
Value of production.....	1,515,149
Number reporting increase in product.....	15
Number reporting decrease in product.....	8
Average number of males employed	1,372
Average number of females employed .....	3
Average number under 16 employed	2

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Total number wage earners employed....	1,377
Average highest wages to males....	\$21.85
Average lowest wages to males....	10.36

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Average wages to males.....	\$16.11
Total wages to male wage earners..	\$781,354
Total wages to female wage earners	1,140
Total wages to children under 16..	144

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Total wages to all wage earners.....	782,638
Number of salaried clerks and officials.....	17
Total salaries paid.....	\$21,213

## HOSIERY.

Number of establishments.....	13
Capital invested .....	\$1,516,996
Value of production.....	2,938,922
Number reporting increase in product.....	1
Number reporting decrease in product.....	6
Average number of males employed	1,002
Average number of females employed .....	1,493
Average number under 16 employed	63

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Total number wage earners employed.....	2,558
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Average highest wages to males...	\$22.18	
Average lowest wages to males....	5.59	
<hr/>		
Average wages to males.....		\$13.88
Average highest wages to females..	\$11.16	
Average lowest wages to females..	5.12	
<hr/>		
Average wages to females.....		8.14
Average wages to children under 16.....		4.96
Total wages to male wage earners..	\$427,689	
Total wages to female wage earners	419,351	
Total wages to children under 16..	10,322	
<hr/>		
Total wages to all wage earners.....		857,362
Number of salaried clerks and officials.....		33
Total salaries paid.....		\$45,559

## HOUSE FINISH.

Number of establishments.....		12
Capital invested .....		\$262,531
Value of production.....		340,594
Number reporting decrease in product.....		3
Average number of males employed	133	
Average number of females employed		
ployed .....		1
<hr/>		
Total number wage earners employed.....		134
Average highest wages to males..	\$18.00	
Average lowest wages to males....	7.00	
<hr/>		
Average wages to males.....		\$12.50
Total wages to male wage earners..	\$73,865	
Total wages to female wage earners	364	
<hr/>		
Total wages to all wage earners.....		74,229
Number of salaried clerks and officials.....		10
Total salaries paid.....		\$8,328

## LADIES' DRESS GOODS.

Number of establishments.....	6
Capital invested .....	\$1,101,888
Value of production.....	1,368,582
Number reporting decrease in product.....	3
Average number of males employed	507
Average number of females employed .....	234
Average number under 16 employed	47
<hr/>	
Total number wage earners employed.....	788
Average highest wages to males....	\$21.12
Average lowest wages to males....	5.72
<hr/>	
Average wages to males.....	\$13.42
Average highest wages to females..	\$10.40
Average lowest wages to females...	5.20
<hr/>	
Average wages to females.....	7.80
Average wages to children under 16.....	5.05
Total wages to male wage earners..	\$201,162
Total wages to female wage earners .	70,626
Total wages to children under 16..	12,616
<hr/>	
Total wages to all wage earners.....	284,404
Number of salaried clerks and officials.....	19
Total salaries paid.....	\$26,276

## LADIES' UNDERWEAR.

Number of establishments.....	3
Capital invested .....	\$500,000
Value of production.....	1,244,489
Number reporting decrease in product.....	3
Average number of males employed	80
Average number of females employed .....	522
Average number under 16 employed	10
<hr/>	
Total number wage earners employed.....	612

Average highest wages to males...	\$19.00	
Average lowest wages to males....	5.83	
<hr/>		
Average wages to males.....		\$12.42
Average highest wages to females..	\$13.93	
Average lowest wages to females..	4.10	
<hr/>		
Average wages to females.....		9.02
Average wages to children under 16.....		3.25
Total wages to male wage earners..	\$34,775	
Total wages to female wage earners	180,025	
Total wages to children under 16..	1,625	
<hr/>		
Total wages to all wage earners.....		216,425
Number of salaried clerks and officials.....		11
Total salaries paid.....		\$17,150

## LEATHER.

Number of establishments.....		4
Capital invested .....	\$482,585	
Value of production.....	1,008,980	
Number reporting decrease in product.....		1
Average number of males employed.....		246
Total number wage earners employed.....		246
Average highest wages to males....	\$17.67	
Average lowest wages to males....	7.06	
<hr/>		
Average wages to males.....		\$12.36
Total wages to male wage earners.....	110,378	
Total wages to all wage earners.....	110,378	
Number of salaried clerks and officials.....		9
Total salaries paid.....		\$13,856

## LEATHERBOARD.

Number of establishments.....		11
Capital invested .....	\$1,096,249	
Value of production.....	810,489	
Number reporting decrease in product.....		3

Average number of males employed	348	
Average number of females employed .....	15	
<hr/>		
Total number wage earners employed.....		363
Average highest wages to males....	\$18.32	
Average lowest wages to males....	7.15	
<hr/>		
Average wages to males.....		\$12.74
Average highest wages to females..	\$10.00	
Average lowest wages to females..	5.00	
<hr/>		
Average wages to females.....		7.50
Total wages to male wage earners..	\$75,854	
Total wages to female wage earners	4,219	
<hr/>		
Total wages to all wage earners.....		80,073
Number of salaried clerks and officials.....		18
Total salaries paid.....		\$18,725

## LEATHER GOODS.

Number of establishments.....		3
Capital invested .....	\$1,233,424	
Value of production.....	2,068,639	
Number reporting decrease in product.....		2
Average number of males employed	355	
Average number of females employed .....	12	
Average number under 16 employed	15	
<hr/>		
Total number wage earners employed.....		382
Average highest wages to males....	\$21.67	
Average lowest wages to males....	6.00	
<hr/>		
Average wages to males.....		\$13.84

Average highest wages to females..	\$10.00	
Average lowest wages to females..	4.50	
<hr/>		
Average wages to females.....		\$7.25
Average wages to children under 16.....		6.00
Total wages to male wage earners..	\$151,599	
Total wages to female wage earners	5,001	
Total wages to children under 16..	3,750	
<hr/>		
Total wages to all wage earners.....		160,350
Number reporting increase in wages.....		1
Number reporting decrease in wages.....		1
Number of salaried clerks and officials.....		60
Total salaries paid.....		\$72,639

## LIQUORS.

Number of establishments.....		5
Capital invested .....	\$3,965,872	
Value of production.....	1,746,152	
Number reporting decrease in product.....		3
Average number of males employed.....		279
Total number wage earners employed.....		279
Average highest wages to males..	\$27.57	
Average lowest wages to males....	13.83	
<hr/>		
Average wages to males.....		\$20.70
Total wages to male wage earners.....	190,833	
Total wages to all wage earners.....	190,833	
Number reporting increase in wages.....		2
Number of salaried clerks and officials.....		34
Total salaries paid.....		\$60,689

## LOCOMOTIVES, CARS, AND RAILROAD REPAIRS.

Number of establishments.....		8
Capital invested .....	\$1,811,842	
Value of production.....	4,612,807	
Number reporting increase in product.....		3
Number reporting decrease in product.....		4

Average number of males employed	2,101	
Average number of females employed .....	5	
Average number under 16 employed	6	
<hr/>		
Total number wage earners employed....		2,112
Average highest wages to males....	\$21.24	
Average lowest wages to males....	8.78	
<hr/>		
Average wages to males.....		\$15.01
Average highest wages to females..	\$10.70	
Average lowest wages to females..	9.54	
<hr/>		
Average wages to females.....		10.12
Average wages to children under 16.....		4.75
Total wages to male wage earners..	\$1,165,783	
Total wages to female wage earners	2,498	
Total wages to children under 16..	1,237	
<hr/>		
Total wages to all wage earners.....		1,169,518
Number reporting increase in wages.....		1
Number reporting decrease in wages.....		1
Number of salaried clerks and officials.....		53
Total salaries paid.....		\$45,919

## LUMBER.

Number of establishments.....	360	
Capital invested .....	\$9,942,292	
Value of production.....	10,202,668	
Number reporting increase in product.....	29	
Number reporting decrease in product.....	93	
Average number of males employed	7,355	
Average number of females employed .....	42	
Average number under 16 employed	1	
<hr/>		
Total number wage earners employed.....		7,398



Average highest wages to males....	\$16.63	
Average lowest wages to males....	8.85	
<hr/>		
Average wages to males.....		\$12.74
Average highest wages to females..	\$9.03	
Average lowest wages to females..	6.25	
<hr/>		
Average wages to females.....		7.64
Total wages to male wage earners..	\$3,405,974	
Total wages to female wage earners	13,814	
Total wages to children under 16..	180	
<hr/>		
Total wages to all wage earners.....		3,419,968
Number reporting increase in wages.....		13
Number reporting decrease in wages.....		15
Number of salaried clerks and officials.....		115
Total salaries paid.....		\$118,195

## MACHINES.

Number of establishments.....		44
Capital invested .....	\$4,186,599	
Value of production.....	2,462,685	
Number reporting increase in product.....		7
Number reporting decrease in product.....		15
Average number of males employed	1,477	
Average number of females employed .....	10	
Average number under 16 employed	6	
<hr/>		
Total number wage earners employed.....		1,493
Average highest wages to males...	\$18.38	
Average lowest wages to males....	8.23	
<hr/>		
Average wages to males.....		\$13.31
Average highest wages to females..	\$9.30	
Average lowest wages to females..	8.88	
<hr/>		
Average wages to females.....		9.09
Average wages to children under 16.....		5.09

Total wages to male wage earners..	\$766,007
Total wages to female wage earners	3,965
Total wages to children under 16..	1,373

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Total wages to all wage earners.....	\$771,345
Number reporting increase in wages.....	2
Number reporting decrease in wages.....	3
Number of salaried clerks and officials.....	165
Total salaries paid.....	\$166,788

## METAL GOODS.

Number of establishments.....	29
Capital invested .....	\$759,283
Value of production.....	658,443
Number reporting increase in product.....	3
Number reporting decrease in product.....	8
Average number of males employed	318
Average number of females employed .....	49

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Total number wage earners employed....	367
Average highest wages to males....	\$17.49
Average lowest wages to males....	7.87

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Average wages to males.....	\$12.68
Average highest wages to females..	\$8.70
Average lowest wages to females..	6.35

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Average wages to females.....	7.53
Total wages to male wage earners..	\$158,563
Total wages to female wage earners	15,814

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Total wages to all wage earners.....	174,377
Number reporting increase in wages.....	4
Number of salaried clerks and officials.....	18
Total salaries paid.....	\$22,078

## MISCELLANEOUS.

Number of establishments.....	37
Capital invested .....	\$2,424,363
Value of production.....	2,653,478
Number reporting increase in product.....	8
Number reporting decrease in product.....	8
Average number of males employed	1,102
Average number of females employed .....	211
Average number under 16 employed	6
<hr/>	
Total number wage earners employed.....	1,319
Average highest wages to males..	\$19.19
Average lowest wages to males....	6.72
<hr/>	
Average wages to males.....	\$12.96
Average highest wages to females..	\$9.43
Average lowest wages to females..	6.54
<hr/>	
Average wages to females.....	7.99
Average wages to children under 16.....	4.50
Total wages to male wage earners..	\$541,437
Total wages to female wage earners	68,696
Total wages to children under 16..	621
<hr/>	
Total wages to all wage earners.....	610,754
Number reporting increase in wages.....	6
Number reporting decrease in wages.....	1
Number of salaried clerks and officials.....	93
Total salaries paid.....	\$122,855

## MUSICAL INSTRUMENTS.

Number of establishments.....	4
Capital invested .....	\$112,203
Value of production .....	91,309
Number reporting decrease in product.....	2

Average number of males employed	59	
Average number of females employed .....	3	
<hr/>		
Total number wage earners employed.....		62
Average highest wages to males....	\$22.00	
Average lowest wages to males....	7.00	
<hr/>		
Average wages to males.....		\$14.50
Average highest wages to females..	\$9.00	
Average lowest wages to females..	5.50	
<hr/>		
Average wages to females.....		7.25
Total wages to male wage earners..	\$27,662	
Total wages to female wage earners	651	
<hr/>		
Total wages to all wage earners.....		28,313
Number of salaried clerks and officials.....		3
Total salaries paid.....		\$2,712

## NEEDLES.

Number of establishments.....		6
Capital invested .....	\$362,000	
Value of production.....	343,404	
Number reporting increase in product.....		1
Number reporting decrease in product.....		2
Average number of males employed	318	
Average number of females employed .....	194	
<hr/>		
Total number wage earners employed.....		512
Average highest wages to males....	\$15.37	
Average lowest wages to males....	5.72	
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Average wages to males.....		\$10.54
Average highest wages to females..	\$8.81	
Average lowest wages to females..	5.20	
<hr/>		
Average wages to females.....		7.01

Total wages to male wage earners..	\$153,646	
Total wages to female wage earners	59,549	
<hr/>		
Total wages to all wage earners.....		\$213,195
Number of salaried clerks and officials.....		11
Total salaries paid.....		\$10,051

## PAPER AND PULP.

Number of establishments.....		22
Capital invested .....	\$18,608,635	
Value of production.....	11,212,042	
Number reporting increase in product.....		5
Number reporting decrease in product.....		6
Average number of males employed	3,964	
Average number of females employed .....	144	
Average number under 16 employed	1	
<hr/>		
Average number wage earners employed...		4,109
Average highest wages to males....	\$24.65	
Average lowest wages to males....	8.49	
<hr/>		
Average wages to males.....		\$16.57
Average highest wages to females..	\$7.65	
Average lowest wages to females..	5.83	
<hr/>		
Average wages to females.....		6.74
Total wages to male wage earners..	\$2,221,688	
Total wages to female wage earners	42,655	
<hr/>		
Total wages to all wage earners.....		2,264,343
Number reporting increase in wages.....		1
Number reporting decrease in wages.....		4
Number of salaried clerks and officials.....		128
Total salaries paid.....		\$207,042

## PRINTING AND PUBLISHING.

Number of establishments.....	96
Capital invested .....	\$990,785
Value of production.....	912,242
Number reporting increase in product.....	22
Number reporting decrease in product.....	10
Average number of males employed	506
Average number of females employed .....	217
Average number under 16 employed	8
<hr/>	
Total number wage earners employed.....	731
Average highest wages to males..	\$14.37
Average lowest wages to males....	7.04
<hr/>	
Average wages to males.....	\$10.71
Average highest wages to females..	\$8.60
Average lowest wages to females...	5.93
<hr/>	
Average wages to females.....	7.27
Average wages to children under 16.....	3.85
Total wages to male wage earners..	\$278,812
Total wages to female wage earners	85,003
Total wages to children under 16..	1,569
<hr/>	
Total wages to all wage earners.....	365,384
Number reporting increase in wages.....	11
Number reporting decrease in wages.....	1
Number of salaried clerks and officials.....	46
Total salaries paid.....	\$51,955

## PROPRIETARY MEDICINES.

Number of establishments.....	13
Capital invested .....	\$237,050
Value of production.....	172,325
Number reporting increase in product.....	3
Number reporting decrease in product.....	1

Average number of males employed	35	
Average number of females employed .....	21	
<hr/>		
Total number wage earners employed.....		56
Average highest wages to males...	\$12.31	
Average lowest wages to males....	8.83	
<hr/>		
Average wages to males.....		\$10.57
Average wages to females.....		7.15
Total wages to male wage earners..	\$17,602	
Total wages to female wage earners	5,904	
<hr/>		
Total wages to all wage earners.....		23,506
Number of salaried clerks and officials.....		20
Total salaries paid.....		\$32,985

## SADDLERY AND HARNESS.

Number of establishments.....	13	
Capital invested .....		\$448,685
Value of production.....		579,937
Number reporting decrease in product.....		5
Average number of males employed	276	
Average number of females employed .....	20	
<hr/>		
Total number wage earners employed.....		296
Average highest wages to males...	\$15.00	
Average lowest wages to males....	8.89	
<hr/>		
Average wages to males.....		\$11.95
Average highest wages to females..	\$9.67	
Average lowest wages to females..	5.00	
<hr/>		
Average wages to females.....		7.34



Total wages to male wage earners..	\$125,832
Total wages to female wage earners	7,825

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Total wages to all wage earners.....	\$133,657
Number of salaried clerks and officials.....	18
Total salaries paid.....	\$22,150

## SHOE PEGS.

Number of establishments.....	5
Capital invested .....	\$108,000
Value of production.....	117,235
Average number of males employed	91
Average number of females employed .....	58
Average number under 16 employed	1

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Total number wage earners employed.....	150
Average highest wages to males...	\$16.73
Average lowest wages to males....	7.50

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Average wages to males.....	\$12.11
Average highest wages to females..	\$6.45
Average lowest wages to females..	5.55

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Average wages to females.....	6.00
Total wages to male wage earners	\$34,400
Total wages to female wage earners	14,401
Total wages to children under 16..	300

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Total wages to all wage earners.....	49,101
Number of salaried clerks and officials.....	2
Total salaries paid.....	\$3,500

## WOODEN GOODS.

Number of establishments.....	31
Capital invested .....	\$473,600
Value of production.....	502,522
Number reporting increase in product.....	6
Number reporting decrease in product.....	5

Average number of males employed	404	
Average number of females employed .....	44	
Average number under 16 employed	4	
<hr/>		
Total number wage earners employed.....		452
Average highest wages to males....	\$13.33	
Average lowest wages to males....	7.51	
<hr/>		
Average wages to males.....		\$10.42
Average highest wages to females..	\$9.20	
Average lowest wages to females...	7.13	
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Average wages to females.....		8.17
Average wages to children under 16.....		5.25
Total wages to male wage earners	\$180,714	
Total wages to female wage earners	11,812	
Total wages to children under 16..	1,124	
<hr/>		
Total wages to all wage earners.....		193,650
Number reporting increase in wages.....		4
Number of salaried clerks and officials.....		3
Total salaries paid.....		\$3,400

## WOODEN WARE.

Number of establishments.....		15
Capital invested .....		\$621,888
Value of production.....		477,093
Number reporting increase in product.....		3
Number reporting decrease in product.....		5
Average number of males employed	390	
Average number under 16 employed	4	
<hr/>		
Total number wage earners employed.....		394
Average highest wages to males...	\$14.50	
Average lowest wages to males....	7.45	
<hr/>		
Average wages to males.....		\$10.97

Total wages to male wage earners..	\$167,951
Total wages to children under 16..	550

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Total wages to all wage earners.....	\$168,501
Number reporting increase in wages.....	1
Number of salaried clerks and officials.....	10
Total salaries paid.....	\$9,169

## WOOLEN GOODS.

Number of establishments.....	28
Capital invested .....	\$6,503,097
Value of production.....	5,498,799
Number reporting increase in product.....	3
Number reporting decrease in product.....	13
Average number of males employed	1,966
Average number of females employed .....	927
Average number under 16 employed	46

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Total number wage earners employed....	2,939
Average highest wages to males..	\$22.88
Average lowest wages to males....	6.12

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Average wages to males.....	\$14.50
Average highest wages to females..	\$11.04
Average lowest wages to females..	5.99

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Average wages to females.....	8.52
Average wages to children under 16.....	4.92
Total wages to male wage earners..	\$908,173
Total wages to female wage earners	306,382
Total wages to children under 16..	7,021

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Total wages to all wage earners.....	1,221,576
Number reporting increase in wages.....	3
Number reporting decrease in wages.....	1
Number of salaried clerks and officials.....	59
Total salaries paid.....	\$89,031

## RECAPITULATION.

Number of establishments.....	1,518
Capital invested .....	\$115,924,903
Value of production.....	150,597,931
Number reporting increase in product.....	197
Number reporting decrease in product.....	324
Average number of males employed	56,921
Average number of females employed .....	22,032
Average number under 16 employed	1,022
<hr/>	
Total number wage earners employed.....	79,975
Average highest wages to males....	\$17.61
Average lowest wages to males....	7.63
<hr/>	
Average wages to males.....	\$12.62
Average highest wages to females..	\$9.61
Average lowest wages to females...	5.67
<hr/>	
Average wages to females.....	7.64
Average wages to children under 16.....	4.64
Total wages to male wage earners..	\$26,455,469
Total wages to female wage earners	7,456,548
Total wages to children under 16..	186,144
<hr/>	
Total wages to all wage earners.....	34,098,161
Number reporting increase in wages.....	77
Number reporting decrease in wages.....	46
Number of salaried clerks and officials.....	2,058
Total salaries paid.....	\$2,451,127

## STATISTICS BY COUNTIES.

### BELKNAP COUNTY.

Number of establishments.....	87
Capital invested .....	\$3,507,660
Value of production.....	6,557,747
Average number of males employed	2,381
Average number of females employed .....	1,184
Average number under 16 employed	28
<hr/>	
Total number wage earners employed.....	3,593
Average highest wages to males..	\$17.20
Average lowest wages to males....	7.82
<hr/>	
Average wages to males.....	\$12.51
Average highest wages to females..	\$9.93
Average lowest wages to females..	6.70
<hr/>	
Average wages to females.....	8.31
Average wages to children under 16.....	5.19
Total wages to male wage earners..	\$1,206,408
Total wages to female wage earners	340,094
Total wages to children under 16..	5,101
<hr/>	
Total wages to all wage earners.....	1,551,603
Number of salaried clerks and officials.....	69
Total salaries paid.....	\$81,922

### CARROLL COUNTY.

Number of establishments.....	66
Capital invested .....	\$3,129,730
Value of production.....	1,830,231

Average number of males employed	1,208	
Average number of females employed .....	122	
<hr/>		
Total number wage earners employed.....		1,330
Average highest wages to males....	\$18.57	
Average lowest wages to males....	8.28	
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Average wages to males.....		\$13.42
Average highest wages to females..	\$7.90	
Average lowest wages to females..	5.17	
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Average wages to females.....		6.54
Total wages to male wage earners..	\$564,536	
Total wages to female wage earners	24,523	
<hr/>		
Total wages to all wage earners.....		589,059
Number of salaried clerks and officials.....		23
Total salaries paid.....		\$32,226

## CHESHIRE COUNTY.

Number of establishments.....	168	
Capital invested .....		\$5,780,915
Value of production .....		6,595,164
Average number of males employed	3,703	
Average number of females employed .....	677	
Average number under 16 employed	84	
<hr/>		
Total number wage earners employed.....		4,464
Average highest wages to males....	\$16.15	
Average lowest wages to males....	7.87	
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Average wages to males.....		\$12.01
Average highest wages to females..	\$8.80	
Average lowest wages to females..	5.50	
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Average wages to females.....		7.15
Average wages to children under 16.....		4.75

Total wages to male wage earners..	\$1,663,565
Total wages to female wage earners	203,297
Total wages to children under 16..	9,547

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Total wages to all wage earners.....	\$1,876,409
Number of salaried clerks and officials.....	128
Total salaries paid.....	\$134,950

## COOS COUNTY.

Number of establishments.....	77
Capital invested .....	\$14,657,940
Value of production.....	8,311,344
Average number of males employed	3,815
Average number of females employed .....	60

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Total number wage earners employed....	3,875
Average highest wages to males..	\$18.41
Average lowest wages to males....	8.80

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Average wages to males.....	\$13.60
Average highest wages to females..	\$8.50
Average lowest wages to females..	6.56

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Average wages to females.....	7.53
Total wages to male wage earners..	\$2,032,563
Total wages to female wage earners	20,279

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Total wages to all wage earners.....	2,052,842
Number of salaried clerks and officials.....	136
Total salaries paid.....	\$169,854

## GRAFTON COUNTY.

Number of establishments.....	172
Capital invested .....	\$10,333,775
Value of production.....	11,005,884



Average number of males employed	4,407	
Average number of females employed .....	978	
Average number under 16 employed	39	
<hr/>		
Total number wage earners employed.....		5,424
Average highest wages to males....	\$17.70	
Average lowest wages to males....	8.23	
<hr/>		
Average wages to males.....		\$12.96
Average highest wages to females..	\$10.56	
Average lowest wages to females..	5.47	
<hr/>		
Average wages to females.....		8.01
Average wages to children under 16.....		4.84
Total wages to male wage earners..	\$2,155,783	
Total wages to female wage earners	343,954	
Total wages to children under 16..	7,635	
<hr/>		
Total wages to all wage earners.....		2,507,372
Number of salaried clerks and officials.....		163
Total salaries paid.....		\$173,646

## HILLSBOROUGH COUNTY.

Number of establishments.....		360
Capital invested .....	\$37,826,568	
Value of production.....		66,534,380
Average number of males employed	21,861	
Average number of females employed .....	11,760	
Average number under 16 employed	394	
<hr/>		
Total number wage earners employed.....		34,015
Average highest wages to males..	\$18.55	
Average lowest wages to males....	7.97	
<hr/>		
Average wages to males.....		\$13.26

Average highest wages to females..	\$10.29	
Average lowest wages to females...	5.86	
<hr/>		
Average wages to females.....		\$8.07
Average wages to children under 16.....		5.26
Total wages to male wage earners..	\$9,457,965	
Total wages to female wage earners	4,215,412	
Total wages to children under 16..	75,444	
<hr/>		
Total wages to all wage earners.....		13,748,821
Number of salaried clerks and officials.....		707
Total salaries paid.....		\$917,577

## MERRIMACK COUNTY.

Number of establishments.....		209
Capital invested .....	\$11,291,894	
Value of production.....	13,098,632	
Average number of males employed	6,235	
Average number of females em- ployed .....	1,618	
Average number under 16 employed	133	
<hr/>		
Total number wage earners employed.....		7,986
Average highest wages to males....	\$17.95	
Average lowest wages to males....	7.85	
<hr/>		
Average wages to males.....		\$12.90
Average highest wages to females..	\$9.73	
Average lowest wages to females..	6.03	
<hr/>		
Average wages to females.....		7.88
Average wages to children under 16.....		5.00
Total wages to male wage earners..	\$3,072,996	
Total wages to female wage earners	475,561	
Total wages to children under 16..	31,924	
<hr/>		
Total wages to all wage earners.....		3,580,481
Number of salaried clerks and officials.....		238
Total salaries paid.....		\$275,850

## ROCKINGHAM COUNTY.

Number of establishments.....	154
Capital invested .....	\$11,356,789
Value of production.....	13,108,494
Average number of males employed	4,551
Average number of females employed .....	1,697
Average number under 16 employed	154
<hr/>	
Total number wage earners employed.....	6,402
Average highest wages to males....	\$17.57
Average lowest wages to males....	8.13
<hr/>	
Average wages to males.....	\$12.85
Average highest wages to females..	\$10.71
Average lowest wages to females..	5.46
<hr/>	
Average wages to females.....	8.08
Average wages to children under 16.....	5.12
Total wages to male wage earners..	\$2,427,572
Total wages to female wage earners	536,433
Total wages to children under 16..	23,751
<hr/>	
Total wages to all wage earners.....	2,987,756
Number of salaried clerks and officials.....	196
Total salaries paid.....	\$244,655

## STRAFFORD COUNTY.

Number of establishments.....	133
Capital invested .....	\$11,676,811
Value of production.....	18,261,359
Average number of males employed	6,637
Average number of females employed .....	3,231
Average number under 16 employed	146
<hr/>	
Total number wage earners employed.....	10,014

Average highest wages to males....	\$18.44	
Average lowest wages to males....	8.08	
<hr/>		
Average wages to males.....		\$13.26
Average highest wages to females..	\$10.83	
Average lowest wages to females..	5.32	
<hr/>		
Average wages to females.....		8.08
Average wages to children under 16.....		4.67
Total wages to male wage earners..	\$2,941,897	
Total wages to female wage earners	1,105,515	
Total wages to children under 16..	16,304	
<hr/>		
Total wages to all wage earners.....		4,063,716
Number of salaried clerks and officials.....		223
Total salaries paid.....		\$269,333

## SULLIVAN COUNTY.

Number of establishments.....		82
Capital invested .....	\$6,298,198	
Value of production.....		5,374,221
Average number of males employed	2,207	
Average number of females employed .....	699	
Average number under 16 employed	48	
<hr/>		
Total number wage earners employed.....		2,954
Average highest wages to males....	\$16.45	
Average lowest wages to males....	8.10	
<hr/>		
Average wages to males.....		\$12.28
Average highest wages to females..	\$9.42	
Average lowest wages to females..	5.74	
<hr/>		
Average wages to females.....		7.58
Average wages to children under 16.....		4.94

Total wages to male wage earners..	\$1,060,270	
Total wages to female wage earners	202,211	
Total wages to children under 16..	17,063	
<hr/>		
Total wages to all wage earners.....	\$1,279,544	
Number of salaried clerks and officials.....	175	
Total salaries paid.....	\$177,536	

## STATISTICS BY CITIES.

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(The following statistics cover all industries, including building and contracting and electric lighting, in the cities of the state.)

### BERLIN.

Number of establishments.....	21
Capital invested .....	\$13,396,918
Value of production.....	6,178,687
Average number of males employed	2,929
Average number of females employed .....	13

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Total number wage earners employed.....	2,942
Total wages to male wage earners..	\$1,588,112
Total wages to female wage earners	4,234

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Total wages to all wage earners.....	\$1,592,346
Number of salaried clerks and officials.....	102
Total salaries paid.....	\$127,300

### CONCORD.

Number of establishments.....	95
Capital invested .....	65,448,846
Value of production.....	7,046,636
Average number of males employed	3,110
Average number of females employed .....	333
Average number under 16 employed	23

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Total number wage earners employed....	3,466
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Total wages to male wage earners..	\$1,733,436
Total wages to female wage earners	102,844
Total wages to children under 16..	5,193

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Total wages to all wage earners.....	\$1,841,473
Number of salaried clerks and officials.....	170
Total salaries paid.....	\$192,010

## DOVER.

Number of establishments.....	45
Capital invested .....	\$5,166,158
Value of production.....	7,256,298
Average number of males employed	2,436
Average number of females employed	1,151
Average number under 16 employed	14

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Total number wage earners employed....	3,601
Total wages to male wage earners..	\$1,099,789
Total wages to female wage earners	402,592
Total wages to children under 16..	2,870

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Total wages to all wage earners.....	\$1,505,251
Number of salaried clerks and officials.....	87
Total salaries paid.....	\$102,175

## FRANKLIN.

Number of establishments.....	19
Capital invested .....	\$3,196,376
Value of production.....	2,383,875
Average number of males employed	993
Average number of females employed	520
Average number under 16 employed	59

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Total number wage earners employed.....	1,572
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Total wages to male wage earners..	\$481,868
Total wages to female wage earners	152,568
Total wages to children under 16..	14,945
<hr/>	
Total wages to all wage earners.....	\$649,381
Number of salaried clerks and officials.....	21
Total salaries paid.....	\$32,912

## KEENE.

Number of establishments.....	51
Capital invested .....	\$2,134,493
Value of production.....	2,121,065
Average number of males employed	1,494
Average number of females employed .....	210
Average number under 16 employed	22

Total number wage earners employed.....	1,786
Total wages to male wage earners..	\$708,282
Total wages to female wage earners	77,343
Total wages to children under 16..	2,972

Total wages to all wage earners.....	\$788,597
Number of salaried clerks and officials.....	83
Total salaries paid.....	\$86,745

## LACONIA.

Number of establishments.....	45
Capital invested .....	\$2,457,620
Value of production.....	4,836,192
Average number of males employed	1,498
Average number of females employed .....	889
Average number under 16 employed	18

Total number wage earners employed.....	2,405
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Total wages to male wage earners..	\$824,762
Total wages to female wage earners	255,350
Total wages to children under 16..	3,851

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Total wages to all wage earners.....	\$1,083,963
Number of salaried clerks and officials.....	43
Total salaries paid.....	\$52,863

## MANCHESTER.

Number of establishments.....	137
Capital invested .....	\$26,582,556
Value of production.....	46,648,312
Average number of males employed	14,117
Average number of females employed .....	9,126
Average number under 16 employed	250

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Total number wage earners employed.....	23,493
Total wages to male wage earners..	\$6,053,177
Total wages to female wage earners	3,363,029
Total wages to children under 16..	52,714

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Total wages to all wage earners.....	\$9,468,920
Number of salaried clerks and officials.....	479
Total salaries paid.....	\$587,886

## NASHUA.

Number of establishments.....	83
Capital invested .....	\$6,864,717
Value of production.....	13,340,573
Average number of males employed	4,739
Average number of females employed .....	2,064
Average number under 16 employed	83

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Total number wage earners employed.....	6,886
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Total wages to male wage earners..	\$2,058,179
Total wages to female wage earners	690,237
Total wages to children under 16..	13,065

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Total wages to all wage earners.....	\$2,761,481
Number of salaried clerks and officials.....	149
Total salaries paid.....	\$201,326

## PORTSMOUTH.

Number of establishments.....	29
Capital invested .....	\$6,368,612
Value of production.....	2,922,952
Average number of males employed	794
Average number of females employed .....	190

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Total number wage earners employed.....	984
Total wages to male wage earners..	\$476,243
Total wages to female wage earners	71,212

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Total wages to all wage earners.....	\$547,455
Number of salaried clerks and officials.....	68
Total salaries paid.....	\$88,439

## ROCHESTER.

Number of establishments.....	38
Capital invested .....	\$2,676,959
Value of production.....	4,778,768
Average number of males employed	1,826
Average number of females employed .....	445
Average number under 16 employed	85

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Total number wage earners employed.....	2,356
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Total wages to male wage earners	\$807,357
Total wages to female wage earners	160,653
Total wages to children under 16..	6,650

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Total wages to all wage earners.....	\$974,660
Number of salaried clerks and officials.....	74
Total salaries paid.....	\$84,309

## SOMERSWORTH.

Number of establishments.....	10
Capital invested .....	\$2,054,694
Value of production.....	3,487,292
Average number of males employed	1,144
Average number of females employed .....	1,087
Average number under 16 employed	11

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Total number wage earners employed.....	2,242
Total wages to male wage earners..	\$478,250
Total wages to female wage earners	354,331
Total wages to children under 16..	1,727

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Total wages to all wage earners.....	\$834,308
Number of salaried clerks and officials.....	16
Total salaries paid.....	\$25,586

## STATISTICS OF IMPORTANT TOWNS.

(The industrial statistics of several of the more important manufacturing towns of the state are here reported.)

### ASHLAND.

Number of establishments.....	6
Capital invested .....	\$397,673
Value of production.....	602,536
Average number of males employed	209
Average number of females employed .....	113
<hr/>	
Total number wage earners employed.....	322
Total wages to male wage earners..	\$94,895
Total wages to female wage earners	27,635
<hr/>	
Total wages to all wage earners.....	\$122,530
Number of salaried clerks and officials.....	9
Total salaries paid.....	\$8,700

### BRISTOL.

Number of establishments.....	16
Capital invested .....	\$485,800
Value of production.....	573,209
Average number of males employed..	217
Average number of females employed .....	61
<hr/>	
Total number wage earners employed.....	278

Total wages to male wage earners..	\$99,048	
Total wages to female wage earners	20,025	
<hr/>		
Total wages to all wage earners.....		\$119,073
Number of salaried clerks and officials.....		9
Total salaries paid.....		\$11,030

## CLAREMONT.

Number of establishments.....		26
Capital invested .....		\$4,350,171
Value of production.....		2,710,420
Average number of males employed	1,331	
Average number of females employed .....		385
Average number under 16 employed	37	
<hr/>		
Total number wage earners employed.....		1,753
Total wages to male wage earners..	\$669,462	
Total wages to female wage earners	89,202	
Total wages to children under 16..	14,873	
<hr/>		
Total wages to all wage earners.....		\$773,537
Number of salaried clerks and officials.....		132
Total salaries paid.....		\$128,758

## CONWAY.

Number of establishments.....		10
Capital invested .....		\$2,356,274
Value of production.....		815,397
Average number of males employed	596	
Average number of females employed .....		37
<hr/>		
Total number wage earners employed....		633

Total wages to male wage earners..	\$332,935	
Total wages to female wage earners	4,491	
<hr/>		
Total wages to all wage earners.....		\$337,426
Number of salaried clerks and officials.....		14
Total salaries paid.....		\$24,760

## DERRY.

Number of establishments.....		15
Capital invested .....	\$1,329,800	
Value of production.....	3,616,131	
Average number of males employed	1,136	
Average number of females employed .....	583	
Average number under 16 employed	50	

Total number wage earners employed.....		1,769
Total wages to male wage earners..	\$615,533	
Total wages to female wage earners	265,513	
Total wages to children under 16..	15,600	

Total wages to all wage earners.....		\$896,646
Number of salaried clerks and officials.....		33
Total salaries paid.....		\$44,514

## ENFIELD.

Number of establishments.....		7
Capital invested .....	\$1,369,691	
Value of production.....	275,700	
Average number of males employed	132	
Average number of females employed .....	22	

Total number wage earners employed.....		154
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Total wages to male wage earners..	\$72,867
Total wages to female wage earners	7,613

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Total wages to all wage earners.....	\$80,480
Number of salaried clerks and officials.....	4
Total salaries paid.....	\$4,989

## EXETER.

Number of establishments.....	20
Capital invested .....	\$934,750
Value of production.....	2,284,457
Average number of males employed	716
Average number of females employed .....	284
Average number under 16 employed	31

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Total number wage earners employed.....	1,031
Total wages to male wage earners..	\$378,803
Total wages to female wage earners	115,202
Total wages to children under 16..	6,322

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Total wages to all wage earners.....	\$500,327
Number of salaried clerks and officials.....	39
Total salaries paid.....	\$46,153

## FARMINGTON.

Number of establishments.....	17
Capital invested .....	\$564,000
Value of production.....	1,463,097
Average number of males employed	507
Average number of females employed .....	241

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Total number wage earners employed.....	748
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Total wages to male wage earners..	\$248,423
Total wages to female wage earners	96,654
<hr/>	
Total wages to all wage earners.....	\$345,077
Number of salaried clerks and officials.....	27
Total salaries paid.....	\$30,234

## FITZWILLIAM.

Number of establishments.....	12
Capital invested .....	\$225,100
Value of production.....	149,835
Average number of males employed.....	134
Total number wage earners employed.....	134
Total wages to male wage earners.....	\$79,981
Total wages to all wage earners.....	79,981
Number of salaried clerks and officials.....	2
Total salaries paid.....	\$4,300

## HAVERHILL.

Number of establishments.....	7
Capital invested .....	\$189,537
Value of production.....	176,931
Average number of males employed	126
Average number of females employed	8
<hr/>	
Total number wage earners employed.....	134
Total wages to male wage earners..	\$57,265
Total wages to female wage earners	1,995
<hr/>	
Total wages to all wage earners.....	\$59,260
Number of salaried clerks and officials.....	23
Total salaries paid.....	\$21,821

## HILLSBOROUGH.

Number of establishments.....	8
Capital invested .....	\$326,181
Value of production.....	609,996

Average number of males employed	187	
Average number of females employed .....	146	
Average number under 16 employed	7	
<hr/>		
Total number wage earners employed.....		340
Total wages to male wage earners	\$94,377	
Total wages to female wage earners	51,838	
Total wages to children under 16..	262	
<hr/>		
Total wages to all wage earners.....		\$146,477
Number of salaried clerks and officials.....		6
Total salaries paid.....		\$7,700

## HINSDALE.

Number of establishments.....		13
Capital invested .....		\$331,649
Value of production.....		354,900
Average number of males employed	190	
Average number of females employed .....	56	
<hr/>		
Total number wage earners employed.....		246
Total wages to male wage earners..	\$84,294	
Total wages to female wage earners	22,760	
<hr/>		
Total wages to all wage earners.....		\$107,054
Number of salaried clerks and officials.....		6
Total salaries paid.....		\$6,043

## JAFFREY.

Number of establishments.....		5
Capital invested .....		\$274,167
Value of production.....		567,422

Average number of males employed	185	
Average number of females employed .....	110	
Average number under 16 employed	18	
<hr/>		
Total number wage earners employed.....		313
Total wages to male wage earners..	\$87,341	
Total wages to female wage earners	31,720	
Total wages to children under 16..	1,573	
<hr/>		
Total wages to all wage earners.....		\$120,634
Number of salaried clerks and officials.....		6
Total salaries paid.....		\$5,650

## LANCASTER.

Number of establishments.....		15
Capital invested .....		\$291,522
Value of production.....		253,618
Average number of males employed	97	
Average number of females employed .....	7	
<hr/>		
Total number wage earners employed.....		104
Total wages to male wage earners..	\$46,476	
Total wages to female wage earners	3,192	
<hr/>		
Total wages to all wage earners.....		\$49,668
Number of salaried clerks and officials.....		12
Total salaries paid.....		\$12,208

## LEBANON.

Number of establishments.....		28
Capital invested .....		\$2,491,286
Value of production.....		1,975,620

Average number of males employed	630	
Average number of females employed .....	351	
Average number under 16 employed	22	
<hr/>		
Total number wage earners employed.....		1,003
Total wages to male wage earners..	\$318,338	
Total wages to female wage earners	142,910	
Total wages to children under 16..	3,395	
<hr/>		
Total wages to all wage earners.....		\$464,643
Number of salaried clerks and officials.....		36
Total salaries paid.....		\$39,311

## LINCOLN.

Number of establishments.....		4
Capital invested .....	\$2,678,995	
Value of production.....	2,450,782	
Average number of males employed	1,040	
Average number of females employed .....	48	
Average number under 16 employed	4	
<hr/>		
Total number wage earners employed.....		1,092
Total wages to male wage earners..	\$543,264	
Total wages to female wage earners	12,642	
Total wages to children under 16..	1,124	
<hr/>		
Total wages to all wage earners.....		\$557,030
Number of salaried clerks and officials.....		22
Total salaries paid.....		\$19,400

## LISBON.

Number of establishments.....		11
Capital invested .....	\$447,000	
Value of production.....	779,833	

Average number of males employed	372	
Average number of females employed .....	26	
<hr/>		
Total number wage earners employed.....		398
Total wages to male wage earners..	\$170,964	
Total wages to female wage earners	7,112	
<hr/>		
Total wages to all wage earners.....		\$178,076
Number of salaried clerks and officials.....		4
Total salaries paid.....		\$3,200

## LITTLETON.

Number of establishments.....		19
Capital invested .....	\$634,363	
Value of production.....	1,624,969	
Average number of males employed	489	
Average number of females employed .....	189	
Average number under 16 employed	7	
<hr/>		
Total number wage earners employed.....		685
Total wages to male wage earners..	\$211,441	
Total wages to female wage earners	75,750	
Total wages to children under 16..	2,000	
<hr/>		
Total wages to all wage earners.....		\$289,191
Number of salaried clerks and officials.....		24
Total salaries paid.....		\$33,223

## MARLBOROUGH.

Number of establishments.....		12
Capital invested .....	\$245,500	
Value of production.....	242,085	
Average number of males employed	199	
Average number of females employed .....	60	
<hr/>		
Total number wage earners employed.....		259

Total wages to male wage earners..	\$78,418
Total wages to female wage earners	11,010
<hr/>	
Total wages to all wage earners.....	\$89,428
Number of salaried clerks and officials.....	4
Total salaries paid.....	\$6,218

## MEREDITH.

Number of establishments.....	10
Capital invested .....	\$134,200
Value of production .....	225,055
Average number of males employed	124
Average number of females employed .....	3
<hr/>	
Total number wage earners employed.....	127
Total wages to male wage earners..	\$59,866
Total wages to female wage earners	776

Total wages to all wage earners.....	\$60,642
Number of salaried clerks and officials.....	4
Total salaries paid.....	\$2,454

## MILFORD.

Number of establishments.....	29
Capital invested .....	\$970,787
Value of production.....	1,242,625
Average number of males employed	631
Average number of females employed .....	34
Average number under 16 employed	8

Total number wage earners employed.....	673
Total wages to male wage earners..	\$303,912
Total wages to female wage earners	3,030
Total wages to children under 16..	1,083

Total wages to all wage earners.....	\$308,025
Number of salaried clerks and officials.....	23
Total salaries paid.....	\$27,223



## MILTON.

Number of establishments.....	6
Capital invested .....	\$343,000
Value of production.....	259,650
Average number of males employed	139
Average number of females employed .....	29
<hr/>	
Total number wage earners employed.....	168
Total wages to male wage earners..	\$47,335
Total wages to female wage earners	7,172
<hr/>	
Total wages to all wage earners.....	\$54,507
Number of salaried clerks and officials.....	4
Total salaries paid.....	\$3,000

## NEWPORT.

Number of establishments.....	23
Capital invested .....	\$1,289,852
Value of production.....	1,865,150
Average number of males employed	546
Average number of females employed .....	294
Average number under 16 employed	9
<hr/>	
Total number wage earners employed.....	849
Total wages to male wage earners..	\$239,930
Total wages to female wage earners	107,536
Total wages to children under 16..	2,075
<hr/>	
Total wages to all wage earners.....	\$349,541
Number of salaried clerks and officials.....	30
Total salaries paid.....	\$34,638

## OSSIPPEE.

Number of establishments.....	7
Capital invested .....	\$135,000
Value of production.....	111,000

Average number of males employed.....	96
Total wages to male wage earners.....	\$39,349
Number of salaried clerks and officials.....	4
Total salaries paid.....	\$3,016

## PEMBROKE.

Number of establishments.....	6
Capital invested .....	\$966,955
Value of production.....	1,209,935
Average number of males employed	791
Average number of females employed .....	410
Average number under 16 employed	35

Total number wage earners employed.....	1,236
Total wages to male wage earners..	\$254,844
Total wages to female wage earners	101,705
Total wages to children under 16..	9,695

Total wages to all wage earners.....	\$366,244
Number of salaried clerks and officials.....	9
Total salaries paid.....	\$16,400

## PETERBOROUGH.

Number of establishments.....	17
Capital invested .....	\$645,135
Value of production.....	593,482
Average number of males employed	291
Average number of females employed .....	63
Average number under 16 employed	6

Total number wage earners employed.....	360
Total wages to male wage earners..	\$127,354
Total wages to female wage earners	17,516
Total wages to children under 16..	1,272

Total wages to all wage earners.....	\$146,142
Number of salaried clerks and officials.....	7
Total salaries paid.....	\$8,068

## PITTSFIELD.

Number of establishments.....	13
Capital invested .....	\$256,640
Value of production.....	965,883
Average number of males employed	410
Average number of females employed .....	187
Average number under 16 employed	13
<hr/>	
Total number wage earners employed.....	610
Total wages to male wage earners..	\$191,549
Total wages to female wage earners	71,183
Total wages to children under 16..	2,091
<hr/>	
Total wages to all wage earners.....	\$264,823
Number of salaried clerks and officials.....	14
Total salaries paid.....	\$16,796

## PLYMOUTH.

Number of establishments.....	14
Capital invested .....	\$512,800
Value of production.....	973,399
Average number of males employed	304
Average number of females employed .....	92
<hr/>	
Total number wage earners employed.....	396
Total wages to male wage earners..	\$130,943
Total wages to female wage earners	33,300
<hr/>	
Total wages to all wage earners.....	\$164,243
Number of salaried clerks and officials.....	19
Total salaries paid.....	\$23,170

## SWANZEY.

Number of establishments.....	8
Capital invested .....	\$212,160
Value of production.....	311,655

Average number of males employed	241	
Average number of females employed .....	4	
		<hr/>
Total number wage earners employed.....		245
Total wages to male wage earners..	\$102,108	
Total wages to female wage earners	871	
		<hr/>
Total wages to all wage earners.....		\$102,979
Number of salaried clerks and officials.....		4
Total salaries paid.....		\$3,087

## TILTON—NORTHFIELD.

Number of establishments.....	12	
Capital invested .....		\$499,409
Value of production.....		889,721
Average number of males employed	422	
Average number of females employed .....	140	
		<hr/>
Total number wage earners employed.....		562
Total wages to male wage earners..	\$198,625	
Total wages to female wage earners	42,111	
		<hr/>
Total wages to all wage earners.....		\$240,736
Number of salaried clerks and officials.....		14
Total salaries paid.....		\$20,700

## WAKEFIELD.

Number of establishments.....	13	
Capital invested .....		\$169,656
Value of production.....		135,650
Average number of males employed	121	
Average number of females employed .....	8	
		<hr/>
Total number wage earners employed.....		129

Total wages to male wage earners..	\$41,385	
Total wages to female wage earners	700	
	<hr/>	
Total wages to all wage earners.....		\$42,085

## WINCHESTER.

Number of establishments.....		15
Capital invested .....		\$586,946
Value of production.....		1,155,035
Average number of males employed	470	
Average number of females employed .....	56	
Average number under 16 employed	19	
	<hr/>	
Total number wage earners employed.....		545
Total wages to male wage earners..	\$206,882	
Total wages to female wage earners	11,469	
Total wages to children under 16..	2,690	
	<hr/>	
Total wages to all wage earners.....		\$221,041
Number of salaried clerks and officials.....		12
Total salaries paid.....		\$11,057

## WOLFEBORO.

Number of establishments.....		15
Capital invested .....		\$303,000
Value of production.....		587,084
Average number of males employed	234	
Average number of females employed .....	61	
	<hr/>	
Total number wage earners employed.....		295
Total wages to male wage earners..	\$93,605	
Total wages to female wage earners	15,732	
	<hr/>	
Total wages to all wage earners.....		\$109,337
Number of salaried clerks and officials.....		3
Total salaries paid.....		\$2,350

## UNOCCUPIED MANUFACTURING PLANTS.

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(In the last four biennial reports of the Bureau of Labor much space has been given to a presentation of the vacant manufacturing plants and unused and undeveloped water powers of the state. As a result of such publication many inquiries have been received from manufacturers in other states, and several towns have benefited thereby. The information herein was obtained from the town and city clerks and from the secretaries of boards of trade, and is reliable and valuable. Further information regarding these opportunities may be obtained of the town and city clerks, or by addressing the Commissioner of Labor, Concord.)

### ALBANY.

Albany reports an unoccupied mill formerly used for sawing lumber. It has a water power of about 40 H. P. There is also an undeveloped water power in the town.

### ALEXANDRIA.

There is an undeveloped water power in Alexandria which can be successfully utilized for manufacturing.

### ALTON.

A factory formerly used for the manufacture of shoes, the building 54 x 180 feet, reported in good repair, will be either sold or rented. The power is steam of 100 H. P. An undeveloped water power of good capacity is also reported.

### ANTRIM.

Antrim reports two unoccupied plants, one formerly used as a sawmill and the other a bobbin shop. The sawmill, a building of about 25 x 40 feet, is reported as out of repair. It has water power of about 30 H. P. The bobbin shop, 34 x 50 feet, is in good repair, but the dam and flume are

gone. The power is water of 45 H. P. capacity. There are several undeveloped water powers with capacity given as "practically unlimited."

#### ASHLAND.

The Hart property, known as the Squam Lake woolen mills, is for sale. It is a six-set mill used for the manufacture of woolen cloth and has a water power of 100 H. P. and gasoline of 20 H. P.

#### BERLIN.

At Berlin the shoe factory with steam power of 125 H. P. is for sale or to rent. The building is 50 x 200 feet and is in fairly good condition.

#### BETHLEHEM.

Bethlehem reports a developed water power of 100 H. P., formerly used for a sawmill. There is also an undeveloped power of 500 H. P.

#### BOW.

A building of about forty feet square in good condition, formerly used for gristmill. Good water power. A number of undeveloped water powers are reported.

#### BRADFORD.

Building of 40 x 100 feet, formerly used for the manufacture of lumber and box shook, is for sale. Has both water and steam of 50 H. P. each. Building not in first-class repair.

#### BRISTOL.

The shoe shop is reported as unoccupied in Bristol. The building, 32 x 72 feet, is in good condition, and has water power of 25 H. P. There is an undeveloped water power of about 100 H. P.



## CHARLESTOWN.

At Charlestown there is an undeveloped water power with a capacity of 150 H. P.

## CHICHESTER.

A building, 21 x 60, with wing, 21 x 24, formerly used as lumber mill, can be rented. The building is in good condition and has a water power "estimated at from 30 to 125 H. P."

## COLEBROOK.

There are undeveloped water powers on the Mohawk river that would develop from 25 to 100 H. P.

## CROYDON.

There are undeveloped water powers in Croydon and three that have been developed and abandoned, the dams being now partially washed away.

## DALTON.

A plant formerly used as paper mill, with buildings, 50 x 150 and 50 x 50, is for sale. It has 3,000 H. P. water power and 300 H. P. steam. The buildings are in good condition. There are several undeveloped water powers of small capacity.

## DERRY.

Derry reports a shoe manufactory for sale or to rent. Condition, poor. Power, steam of 40 H. P. A factory in good condition, equipped with 40 H. P., capacity fifty cases of shoes per day.

## DOVER.

Dover reports the Bellamy mill for rent. This mill was used for the manufacture of sash and is equipped with water power. The building is 40 x 100 feet and is of brick and in good condition.

## EASTON.

There is here for sale an unoccupied plant in fair condition which was used for shingle mill. The power is water of 25 H. P. capacity.

## EATON.

Eaton reports but one plant for sale, an unoccupied lumber mill in good condition. It has a main building of two stories about 100 feet long, with basement and additions. The power is 40 H. P.

## ENFIELD.

The tannery at Enfield is unoccupied and for sale. The building is of two stories, measuring 36 x 200 feet, and is reported in "fair condition." The water privilege is of about 50 H. P.

## EPPING.

At Epping there is to rent a plant located about one and one-half miles from the village, formerly used for the manufacture of shoes. The power is steam of 15 H. P. The building is in good condition. An undeveloped power of about 100 H. P. is also reported.

## EPSOM.

At Epsom there is a good, developed water power with 10-foot head and flowage of about twenty acres, and several undeveloped powers on the Little Suncook river.

## ERROL.

There is here an unoccupied plant, built for the manufacture of lumber. The building, a one-story structure, 30 x 60 feet, is not in good repair, but the owners are reported as ready to put it in suitable condition. The water privilege is good. Errol is located at the head of the Androscoggin river, with an almost unlimited power. Several thousand horse power could be easily developed, and there is good opportunity for the installation of canals.

## FITZWILLIAM.

A plant formerly used for the manufacture of pail staves can be rented. The plant is in good repair, the building 40 x 50 feet, with large storehouse. The power is steam of 50 H. P. There is an undeveloped water power with a probable capacity of from 50 to 100 H. P.

## FRANKLIN.

There is a vacant mill in Franklin on the site of the old Peabody & Daniell paper mill. Both water and steam power have been used.

## GILMANTON.

There is for sale in Gilmanton a plant formerly used for the manufacture of doors, sash, and blinds. The building is 24 x 40 feet, and is in good condition. The power is water and there are also undeveloped powers in the town.

## GOFFSTOWN.

A plant formerly used for the manufacture of sash and blinds is vacant and can be rented. The building is in good condition. The power is water.

## GORHAM.

Gorham reports a plant used for the manufacture of finish and moldings for sale. The building is 24 x 60 feet and is in very good condition. The power is electricity.

## GRANTHAM.

The plant known as the hame shop remains unoccupied, and will be either sold or rented. The building is 40 x 100 feet, with water power of from 35 to 40 H. P. A comparatively small outlay will put this shop in good condition. The town also has undeveloped water powers of from 40 to 200 H. P.

## GREENFIELD.

The plant formerly used as a sawmill and box factory is vacant and is for sale or to rent. The power is steam of 75 H. P. The building, which is in fair condition, is about 40 x 80, two stories and basement.

## GREENVILLE.

Greenville has two unoccupied plants, formerly used for wood working. One is of brick, 50 x 90, three stories, and the other is 40 x 80 feet. There is both steam and water, the steam 50 H. P. and the water 50 and 100 H. P. The plants are in first-class condition and may be rented. There is also an undeveloped water power of a probable capacity of 500 H. P.

## HAMPSTEAD.

The shoe factory at Hampstead is still unoccupied and may be rented. It is a small building, 20 x 32 feet, and in fair condition. The power is steam, of 8 H. P. There are two undeveloped water powers which were once used for saw-mills.

## HAMPTON.

A shoe manufactory at Hampton is unoccupied and would be either sold or rented. The buildings are in good condition. The main building is 40 x 80 feet and consists of three stories and basement. The wing is 40 x 60, of three stories, without basement. The power is steam and electricity.

## HAMPTON FALLS.

Hampton Falls reports one factory that may be rented, a two-story building about 30 x 75 feet. This was formerly used for the manufacture of shoes, and is situated on the main street, one and one-half miles from the railroad station. The power is steam of 25 H. P. capacity. There is an undeveloped water power of about 20 H. P. capacity.

## HANCOCK.

A building formerly used for a turning mill is now for sale. The building is 20 x 40, and in good condition. The power is steam of 10 H. P.

## HARRISVILLE.

The plant formerly used for the manufacture of wooden ware is now vacant and may be either purchased or rented. The buildings are not in the best of condition. The water power is about 40 H. P. There is also undeveloped water power in Harrisville of almost unlimited capacity. At East Harrisville there is a vacant plant with water power of about 40 H. P., which can be readily increased to 100 or 125 H. P.

## HART'S LOCATION. •

There is a large amount of undeveloped water power at Hart's Location.

## HAVERHILL.

There are two unoccupied creameries at Haverhill. The power is steam. There is undeveloped water power in the town, capacity unknown.

## HENNIKER.

There is an undeveloped power at Henniker of large capacity, and it is a good shipping point.

## HILL.

A building, 20 x 60, formerly used for the manufacture of excelsior, with water power of large capacity, can be purchased. The building is in poor condition.

## HILLSBOROUGH.

Hillsborough reports two unoccupied plants, one previously used as a tannery, and the other as a foundry and machine

shop. The water power is from 50 to 150 H. P. The buildings are in a run-down condition. Some three miles from the railroad station there is a very desirable undeveloped water power privilege, which would develop in the vicinity of 1,000 H. P. There is plenty of electric power for small manufactures.

### HINSDALE.

There are two unoccupied buildings in Hinsdale, formerly used for the manufacture of edged tools and of boxes. The buildings are 18 x 30 and 25 x 60, each in need of some repairs. They can be either rented or purchased. The power is water and of 20 H. P., with an undeveloped power of 60 H. P. There is undeveloped power on the Ashuelot river, and electric power of large capacity can be furnished by the Connecticut River Power Company.

### JAFFREY.

The site of the former chair stock factory, about one-half mile south of Jaffrey Center, is available, with water power which could be developed. The buildings were destroyed by fire some years ago.

### LACONIA.

The hosiery mill at Laconia is unoccupied. This is a five-story building in good repair, 50 x 90 feet. The power is water with auxiliary steam, the capacity about 40 H. P.

### LANCASTER.

There are two unoccupied manufacturing plants in this town, both of which have steam and water power. One plant, formerly used as a sawmill, has buildings 50 x 80, in poor condition; the water power here is about 40 H. P. for six months in the year. The other plant, formerly used for cabinet work and finishing mill, has practically new building 40 x 100, and water power good for 40 H. P. nine months in



the year, and about 10 H. P. the balance. These plants can be either rented or purchased.

There is a developed water power here of 40 H. P. all the year. About two miles from the center of the town is an undeveloped power of probably 150 H. P. capacity. The town official furnishing this information says: "Town will do anything for any one who will come here and do business."

#### LISBON.

The Granite State wire mill factory at Lisbon is unoccupied. The building, which is nearly new and in good condition, is very conveniently located near the depot. It is of good size, 40 x 80, and fitted with steam power of 75 to 100 H. P., with electric power also available. It may be either purchased or rented. There are also undeveloped water powers of large capacity.

#### LITTLETON.

There is an undeveloped power in Littleton known as the Fifteen Mile Falls on the Connecticut river, between Dalton and Lower Waterford. The capacity is estimated at 40,000 H. P. The fall is 130 feet and there is room for three dams, one of 35 feet, one 30 feet, and one 28 feet.

#### LYNDEBOROUGH.

The saw and planing mill at Lyndeborough is vacant and for sale. The building is of two stories, 45 x 60 feet, with attic, 20 x 60 feet, and basement, 30 x 60 feet. There is also a dry-house, 15 x 30 feet. The power is water, 30 to 40 H. P. The building is reported in fair condition, but the dam needs some repairing. There is also a mill privilege with ponds, 10 to 15 H. P., and an undeveloped power of a probable capacity of from 30 to 40 H. P.

#### MARLOW.

Marlow reports an undeveloped water power of large capacity.



## MASON.

"There are three or more quarries here which have been operated to some extent. One of these could be operated again to good advantage, and can be rented' or purchased. The quarry has been operated by steam and there is some machinery connected. There are undeveloped water privileges on brooks here which could be utilized to advantage."

The above paragraph from the report for the year 1908, it is said, "describes the situation now as well as then." Until it was burned a few years since one of the granite quarries was quite an extensive plant, and "there is a large quantity of white granite yet obtainable, but money and effort must be applied to accomplish that purpose."

## MILFORD.

Three unoccupied plants are reported in Milford. One formerly used as a sawmill, water and steam power, building not in the best of condition. Will be either sold or rented. The plant where the Boyle tannery was burned is one of those reported. The water is furnished by an artesian well, "said to be sure and fine," used by the Boyle company for two years previous to the fire. The third is a large shop situated on South street, between the Boston & Maine and Fitchburg railroads. The power is steam. For sale. There is also an undeveloped water power on the Souhegan river, where a large mill formerly stood.

## MILTON.

A plant formerly used for the manufacture of shoes is vacant at Milton. The building is of four stories, 40 x 160 feet, and is in good condition. The power is water of about 40 H. P. The plant may be either purchased or rented. There is also a developed power where the paper mill was burned, June, 1909, with capacity of about 300 H. P., which could be increased by installing modern water wheels.

## NASHUA.

The plant used for the manufacture of water wheels is for sale or will be rented. The power is steam of 125 H. P., and the building, which is 40 x 177 feet, is in fair condition.

## NEW BOSTON.

A large plant of about 8,000 square feet of floor space, formerly used for the manufacture of toys, is for sale in New Boston. It has water power of about 75 H. P. The condition of the building is reported, "not very good." There is also an undeveloped power in town of about 100 H. P.

## NEW DURHAM.

The plant formerly used for the manufacture of lumber and powder is for sale. The buildings are in very poor condition, but the water power, which has never been fully developed, is of large capacity. "There is at least 25 feet head to the first wheel, and a chance to put in two wheels below where there would be as much or more fall of water than at the first wheel. This lake is fed by springs and is as nice water as there is in the state."

## NEW HAMPTON.

The Pemigewasset river forms the western boundary of the town of New Hampton, and for about twelve miles affords water privileges of large capacity.

## NEW LONDON.

New London reports undeveloped power.

## NEWPORT.

There are three undeveloped water powers in Newport: one at Guild, with a probable capacity of 300 H. P.; one at Kelleyville, 200 H. P.; one near Newport village, 150 H. P.

## NORTHUMBERLAND.

Three vacant plants are for sale at Northumberland. The building formerly used for a sawmill, about 50 x 150; leather-board mill, 50 x 150; pulp mill, 50 x 50. The buildings were built in 1908 and are in very good condition. The power is water and steam. There is an undeveloped water power with a probable capacity of 500 H. P.

## NOTTINGHAM.

At Nottingham a shoe manufactory is for sale, or may be rented. The building is 20 x 60, two stories, in fair condition. The power is steam: engine, 20; boiler, 25.

## ORANGE.

Orange reports a few small undeveloped water powers, also idle steam sawmills, and a number of mica mining plants, with steam power of from 10 to 30 H. P. These are for sale.

## OSSIPPEE.

An unoccupied plant, with building 40 x 60, and steam power of 30 H. P. is for sale or to rent at Ossipee. At Center Ossipee there is undeveloped power.

## PELHAM.

A developed water power of 100 H. P. capacity is unoccupied at Pelham.

## PETERBOROUGH.

The Briggs factory, formerly used for the manufacture of piano stools, is for sale or may be rented. The building is of wood, three stories, 40 x 80, in need of some repairs. The water privilege is of 50 H. P. The Valley mill property, consisting of a circular sawmill, shingle mill, planing mill, and other wood-working machinery, is for sale. Also a cider mill power press and power grinder. The plant formerly used

for a cotton manufactory and excelsior mill may be either purchased or rented. The building is of brick and in good condition. The mill is 40 x 150, three stories and attic, with two wings, 30 x 80, three stories, and 20 x 40, two stories. There is also a boiler house, engine room, machine shop, and several sheds. The power is water, 150 H. P., and steam, 100 H. P. A developed water power of 50 H. P., where the paper mill formerly stood, is for sale or to rent. The dam is in good condition. On the second and third floors of the gristmill building on Main street are vacant rooms well adapted to manufacturing purposes. Two rooms are 32 x 77 feet each, connecting with two other rooms suitable for office and storeroom, 22 feet square. These rooms are well lighted, and ample water power may be had, with steam heat and electric light if desired. A side track runs beside the building, and freight can be trucked out of the car directly on to the freight elevator and taken conveniently to either story.

#### PIERMONT.

There are two developed water powers in Piermont of from 20 to 100 H. P., where the chair stock mill was located. There is also an undeveloped power of a probable capacity of 200 H. P. There are, too, two small plants, with water power of 5 to 10 H. P. The buildings are 30 x 50—one in good condition, the other in need of repairs. These can be either purchased or rented.

#### PLAISTOW.

A saw and cider mill is for sale in Plaistow. The building, 20 x 120 feet, is in good repair. The power is water of 25 H. P.

#### PORTSMOUTH.

The building formerly occupied by the Portsmouth Forge Company has the second floor to rent at a very reasonable price. The floor space contains about 15,000 square feet, is

well lighted and high posted. Can easily be supplied with power and heat from the main plant below. Also in the rear of the main building there is a substantial brick structure, 145 x 46 feet, part one and part two stories. Is situated on a spur track of the Boston & Maine Railroad, in which is a set of Fairbanks 100-ton railroad scales with registering beam. It is now equipped with a boiler of about 60 H. P. The location of this plant occupies about 600 feet along the track of the Boston & Maine Railroad; has a spur track of 580 feet, and a frontage on three streets. It is less than 250 feet from the railroad freight yard, less than three minutes' walk to the railroad passenger station, less than five minutes' walk to the business center of the city, and the street car line runs within one block.

#### ROCHESTER.

A two-story brick building, 35 x 60, equipped with steam, 35 H. P. boiler, 20 H. P. engine, may be either purchased or rented in Rochester. The plant is in good condition.

#### RUMNEY.

The plant formerly used for grinding mica is vacant and for sale. The main building is about 40 x 150 feet, including storehouse, and there is another storehouse, 30 x 120 feet. The buildings are in good condition. The power is steam, 125 H. P. Several undeveloped water powers are also reported, with a probable capacity of 50 to 100 H. P.

#### SALEM.

The T. M. Russ Shoe Company's plant is reported vacant and may be rented. It is in good repair and fully equipped to do a shoe manufacturing business, it having been idle only since September, 1909. The building is 32 x 98 feet; the power, steam, of 10 H. P. The plant, formerly used for the manufacture of oxalic acid, described in the last report, has been rented to a wood-working establishment, which occupies the first two floors. The two upper floors may be rented,

and are described as "probably large enough to do a shoe business of ten to twelve cases per day." The building is 40 x 100 feet. The power is steam, 75 H. P., with a 200 H. P. boiler. There are also two good water powers that may be had,—one on the site of the Taylor mill, burned several years ago, and the other, of 40 to 50 H. P., on the site of the Wheeler mill, which was burned in 1907.

### SALISBURY.

Salisbury reports an undeveloped power of a probable capacity of 1,000 H. P.

### SANDOWN.

In Sandown there are several water privileges on the Exeter river, which can be purchased.

### SANDWICH.

The water privilege at the site of the lumber and chair stock manufactory is for sale. The capacity is 30 H. P. There is also an undeveloped water power with a probable capacity of 50 H. P.

### SOMERSWORTH.

The tannery at Somersworth is for sale or may be rented. The building is large and in good repair. A circular recently issued by the board of trade reads as follows: "A large, vacant tannery plant, practically new, can be purchased or leased very cheaply, also several smaller desirable places for manufacturing purposes."

### STARK.

At Stark there is an unoccupied developed water power formerly used to run a grist and shingle mill.



## STRAFFORD.

A three-story building, 35 x 70, in fairly good condition, is for sale or to rent in Strafford. It was formerly used for the manufacture of shoes, and it has steam power of 30 H. P. capacity. An undeveloped water power is also reported of 40 H. P.

## SUNAPEE.

One undeveloped power of 50 H. P. or over is reported from Sunapee. The report further states: "We have one first-class water power undeveloped, on the main road, and only one and one-half miles from the depot. Never failing water supply and no danger from freshets."

## SUTTON.

The creamery at Sutton may be either purchased or rented. The building is 20 x 40, and the plant reported to be "in running order." The power is a 4 H. P. gasoline engine.

## TAMWORTH.

Tamworth reports several water powers that could be developed to advantage.

## TILTON.

At Tilton there are two vacant plants. One formerly used as a woolen mill, with building, 45 x 100 feet, two floors; the other used for the manufacture of paper boxes, 23 x 70 feet, three floors. The buildings are in good repair and may be rented. Electric power of about 125 H. P. is available at nominal rental.

## WALPOLE.

At Drewsville, in the town of Walpole, there is a water power which was formerly used to run a gristmill and wood-working manufactory. Only a part of the dam is left.



## WARNER.

There is here a developed water power of 80 H. P., and an undeveloped power with a probable capacity of 75 H. P. These two privileges can be secured for manufacturing purposes.

## WARREN.

A sawmill is for sale in Warren. The building is 60 x 200 feet and in good repair. It is fitted with two engines of 150 H. P. each.

## WASHINGTON.

Washington reports several unoccupied plants formerly used for sawmills and wood-turning establishments. The power is both steam and water, and the buildings are said to be in fair condition. They may be purchased or rented. There is also a developed water power that may be had.

## WEARE.

There is an unoccupied plant in Weare, but in poor condition. The power is water. There are several undeveloped water powers in town that could be developed and used to good advantage. At the last annual meeting a committee was appointed to investigate the water privileges and make report at the next town meeting.

## WENTWORTH.

In the town of Wentworth there are two or three water powers which could be developed.

## WHITEFIELD.

A large plant known as the Brown mill is unoccupied, and may be purchased or rented. It has 1,000 feet of floor space and the building is in fair condition. The power is from 20 to 100 H. P. There are also several mill privileges, formerly

used for sawmills, which may be had,—one at Hazen's of 50 H. P. and one at Libby's of about the same capacity. A building 50 x 100 feet, owned by the Whitefield Manufacturing Company, is unoccupied. Another plant for sale is known as the Cole plant; this has more than 1,000 feet of floor space. Whitefield is well supplied with water powers for manufacturing purposes.

#### WILMOT.

The tannery at Wilmot is vacant. This consists of a building about 32 x 130 feet, in fair condition, with water power of from 50 to 100 H. P. There are several undeveloped water powers with a combined capacity of 500 H. P., and one developed power of 100 H. P.

#### WILTON.

There is for sale in Wilton a plant formerly used for the manufacture of carded woolen fabrics. The main building is of four stories, 55 x 105 feet, with two-story boiler house, 40 x 60, and one-story dye house, 50 x 60. These buildings are of brick, and there are also three wooden storehouses. The buildings are in good repair. The power is of both steam and water, of 150 H. P. each. The water power could be doubled.

#### WINCHESTER.

A plant formerly used for the manufacture of cotton warp is unoccupied in Winchester and may be rented. The power is water, of 50 H. P.; the building, 40 x 80 feet, three stories, with two-story L, 12 x 50. The plant is in good condition. There is an unoccupied developed water power and an undeveloped power of a capacity of about 500 H. P. each.

#### WINDHAM.

The power at Simpson's mill is still unoccupied. This was formerly used to run a grist and sawmill and is of from 40 to 60 H. P.

## WINDSOR.

There is an unoccupied power in Windsor of 50 or 60 H. P. The dam is reported as "in very good shape."

## WOLFEBORO.

A shoe shop is vacant in Wolfeboro and is offered for rent. The building is of four stories, 60 x 200 feet, in fair condition. The power is steam, of 75 or 100 H. P.

## WOODSTOCK.

Woodstock reports several undeveloped powers of almost unlimited capacity. The sawmill is now vacant and may be either purchased or rented. The building is 40 x 70 feet, and in fair condition; the power, water, of 50 H. P. or over.

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Manufacturers looking for a location in this state are invited to correspond with the Commissioner of Labor, who will give further information concerning any of the plants or privileges described in this report, or, if the exact facilities desired are not listed here, will endeavor to assist in securing such a plant as is required. Copies of this report will be forwarded to any address upon request.

## STRIKES.

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In years past New Hampshire has been exceptionally free from labor difficulties, but the last two years have produced considerable unrest and an unusual number of strikes, none of which have been of long duration.

Probably the strike affecting the greatest number was that by the Weavers' Union at the Salmon Falls Manufacturing Company, at Salmon Falls, when the mill was closed for about ten days and the five hundred and seventy-five employees were idle. The weavers demanded better material and an increase of about 12 per cent on some styles of goods. They were out eleven days, when the strike was settled by concessions by both parties and a new agreement.

The employees of the International Paper Company at Franklin and Berlin went out during the general paper-makers' strike. At Franklin the strike lasted fifty-four days and affected ninety-four men, while at Berlin three hundred and fourteen employees were out forty-seven days. A settlement was made through a conference with a state board of mediation and arbitration. The union demanded a 10 per cent increase, the discontinuance of Sunday work and of the "spy system." A 5 per cent increase was given them and no Sunday work, and the "spy system" was discontinued.

The Dover Loom Fixers' Association ordered a strike of the thirty-two men employed at the Cocheco cotton mills, which lasted from nine to ten weeks, but did not necessitate the closing of the factory. The demand made by the union was for an increase of 10 per cent, but it was not acceded to by the manufacturers. The actual loss in wages to the em-

ployees was \$3,840, and the places of twenty-two strikers were filled by new hands. A decreased production for the time was the only loss to the manufacturers.

At the mills of the Cocheco Woolen Manufacturing Company at East Rochester the weavers went out on strike. The cause was dissatisfaction with price paid for work, and fines for imperfect work. The number of employees involved was thirty-one males and twenty-six females, and the strike lasted three days, during which time the factory was closed. A compromise was effected by adopting a new scale of wages, but continuing the fines. The manufacturers report no loss, while the loss in wages to the employees was \$1,074.

The loom fixers employed by the Great Falls Manufacturing Company at Somersworth demanded a 10 per cent raise in wages, and a three days' strike ensued. A compromise satisfactory to both parties was effected. The loss to the manufacturers was 77,385 yards of cloth product, and the loss in wages to the employees was \$2,156.

Besides the above there were several smaller strikes,—one by the Bottlers' and Drivers' Local Union, No. 229, Portsmouth, which was of short duration and settled by a compromise; one at the Dustin Island woolen mills, Penacook; one at the plumbing establishment of Lee Brothers, Concord; one by the stone cutters at Milford, and a few others of minor importance.

# NEW HAMPSHIRE LABOR LAWS.

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## PUBLIC STATUTES OF 1891.

### CHAPTER 11.—COLLEGE OF AGRICULTURE AND MECHANIC ARTS.

SECTION 1. The state agricultural college, located at Durham, is a corporation by the name of The New Hampshire College of Agriculture and the Mechanic Arts.

SECT. 2. The leading object of the college is, without excluding other scientific and classical studies and including military tactics, to teach such branches of learning as are related to agriculture and the mechanic arts, in conformity to an act of congress entitled, "An act donating land to the several states and territories which may provide colleges for the benefit of agriculture and the mechanic arts," approved July 2, 1862.

### CHAPTER 55.—EXEMPTION FROM TAXATION.

SECT. 7. Personal estate liable to be taxed is,—

vi. Stock in trade, whether of merchants, shopkeepers, mechanics, or tradesmen, employed in their trade or business, reckoning the same at the average value thereof for the year; and for purposes of taxation, raw materials and manufactures of any manufactory, wood, timber, logs, and lumber, manufactured or otherwise, if exceeding fifty dollars in value, and fishing vessels, steamboats, horse-boats, or other vessels owned by individuals and navigating the waters of the state for the transportation of passengers or freight, and seagoing vessels shall be deemed stock in trade.

- vii. Carriages, if exceeding fifty dollars in value.
- viii. Horses, asses, and mules over eighteen months old.
- ix. Oxen, cows, and other neat stock over eighteen months old.
- x. Sheep and hogs over six months old; but two such hogs to each family shall be exempt from taxation.
- xi. Fowls of every description exceeding fifty dollars in value.

#### CHAPTER 60.—EXEMPTION FROM DISTRESS FOR UNPAID TAXES.

SECT. 4. Upon neglect or refusal of any person or corporation to pay the taxes assessed upon them, the collector may distrain the goods and chattels of such person or corporation.

SECT. 5. No distress shall be made of any person's tools or implements necessary for his trade or occupation, nor of his arms, nor of household utensils necessary for upholding life, nor of bedding or apparel necessary for him or his family.

#### CHAPTER 92.—FREE TEXT-BOOKS IN PUBLIC SCHOOLS.

SECT. 7. They (the school board) shall purchase, at the expense of the city or town in which the district is situated, text-books and other supplies required for use in the public schools; and shall loan the same to the pupils of such schools free of charge, subject to such regulations for their care and custody as the school board may prescribe.

#### CHAPTER 92.—ENFORCEMENT OF LAWS REGULATING EMPLOYMENT OF CHILDREN.

SECT. 15. School boards are authorized to appoint truant officers for their districts, and to fix their compensation at a reasonable rate, which compensation shall be paid by the towns.



SECT. 17. Truant officers shall, under the direction of the school board, enforce the laws and regulations relating to truants and children between the ages of six and sixteen years not attending school and without any regular and lawful occupation.

SECT. 18. Truant officers shall, if required by the school board, enforce the laws prohibiting the employment of children in manufacturing establishments who have not attended school the prescribed time.

#### CHAPTER 92.—EMPLOYMENT OF CHILDREN.

Under the title of "An act to amend Chapter 93 of the Public Statutes relating to scholars," the legislature of 1901 sanctioned the following measure:

SECTION 1. Chapter 93 of the Public Statutes is hereby amended by striking out sections 10, 11, 12, 13, 14, and 15, and inserting the following instead thereof:

"SECT. 10. No child under the age of twelve years shall be employed in any manufacturing establishment. No child under the age of fourteen years shall be employed in any manufacturing establishment, nor in any mechanical, mercantile, or other employment, during the time in which the public schools are in session in the district in which he resides.

"SECT. 11. No child under the age of sixteen years shall be employed in any manufacturing establishment, or in any mechanical, mercantile, or other employment, during the time in which the public schools are in session in the district in which he resides, without first presenting a statement of his age from his parent or guardian sworn to before the superintendent of schools, or, if there is no superintendent of schools, by some person authorized by the school board of the district in which such child is employed.

"And no child under the age of sixteen years shall be employed as aforesaid during the time in which the public schools are in session in the district in which he resides without first presenting a certificate from the superintendent of

schools, or, if there is no superintendent of schools, some person authorized by the school board, that such child can read at sight and write legibly simple sentences in the English language. And any superintendent of schools, or person authorized by the school board, who certifies falsely as to matters prescribed by this section shall be fined not less than twenty nor more than fifty dollars for each offense.

"SECT. 12. No minor shall be employed in any manufacturing establishment, or in any mechanical, mercantile, or other employment, who cannot read at sight and write legibly simple sentences in the English language, while a free public evening school is maintained in the district in which he resides unless he is a regular attendant at such evening school or at a day school, provided that upon presentation by such minor of a certificate signed by a regular practising physician, and satisfactory to the superintendent of schools, or, where there is no superintendent of schools, the school board, showing that the physical condition of such minor would render such attendance in addition to daily labor prejudicial to his health, said superintendent of schools, or school board, shall issue a permit authorizing the employment of such minor for such period as said superintendent of schools, or school board, may determine. Said superintendent of schools, or school board, or teachers acting under authority thereof, may excuse any absence from such evening school arising from justifiable cause. Any parent, guardian, or custodian who permits to be employed any minor under his control in violation of the provisions of this section shall forfeit not more than twenty dollars for the use of the evening schools of such town or city.

"SECT. 13. If any owner, agent, superintendent or overseer of a manufacturing, mechanical, or mercantile establishment, or any other person, shall employ any child in violation of the provisions of either of the three preceding sections, he shall be fined not exceeding fifty dollars for each offense, for the use of the district."

Section 14 of chapter 93 of the Public Statutes as amend-

ed by chapter 60 [61] of the Session Laws of 1901 was amended by the legislature of 1903 by inserting after the word "years" in the second line, the words, "or of a child under the age of sixteen years who cannot read at sight and write legibly simple sentences in the English language," so that said section shall read:

"SECT. 14. Every person having the custody and control of a child between the ages of eight and fourteen years, or of a child under the age of sixteen years who cannot read at sight and write legibly simple sentences in the English language, residing in a school district in which a public school is annually taught, shall cause such child to attend the public school all the time such school is in session, unless the child shall be excused by the school board of the district because his physical or mental condition is such as to prevent his attendance at school for the period required, or because he was instructed in the English language in a private school approved by the school board for a number of weeks equal to that in which the public school was in session in the common English branches, or having acquired those branches, in other more advanced studies. Any person who does not comply with the requirements of this section shall be fined ten dollars for the first offense and twenty dollars for every subsequent offense, for the use of the district.

"SECT. 15. The state superintendent of public instruction shall have authority to enforce the laws relating to attendance at school and the employment of minors, and, for this purpose, he and any deputy appointed by him shall be vested with the powers given by law to truant officers when authorized by school boards to enforce the laws relating to attendance at school and the employment of children. And the expenses necessarily incurred by the state superintendent in such enforcement shall be paid, as audited and allowed by the governor and council."

## CHAPTER 108.—FACTORIES AND WORKSHOPS, ETC.—SANITARY PROVISIONS.

SECT. 8. No person shall occupy, lease to any other person, or permit any other person to occupy, a building or any part of a building within the compact part of a city or town, as a dwelling-house, office, store, shop, or sleeping apartment, unless such building shall be provided with suitable privies and vaults properly ventilated and constructed, and kept in proper sanitary condition, and in case of occupancy as a dwelling-house, unless it shall be provided with suitable drains or sewers for conveying the sink water away from the premises into some public sewer, if there be one within one hundred feet thereof, and if not, for conveying it away underground, or in some other way that will not be offensive.

SECT. 9. Any person neglecting or refusing to comply with the provisions of the preceding section shall be fined not exceeding ten dollars for each day of neglect or refusal after notice as provided in section 4 of this chapter.

SECT. 17. Whenever a . . . tenement, . . . or any cellar or other appurtenance connected therewith, has become a source of danger to the health of its occupants or others from want of cleanliness, the health officers may order the owner, his agents, or the occupants or any of them, to cleanse and put the same in proper sanitary condition, and the occupants to quit the same within a time limited. . .

If any person shall fail to comply with an order of the health officers made under the authority of this section, after receiving due notice thereof, he shall forfeit ten dollars, for the use of the town, or be imprisoned not more than thirty days.

## CHAPTER 116.—CONSTRUCTION OF FACTORIES, TENEMENT-HOUSES, ETC.

SECTION 1. Towns and village districts may make by-laws requiring factories, . . . tenement houses, . . . to be provided with ample means for escape in case of fire,

and adequate facilities for entrance and exit on all occasions, and to be so erected as not to endanger the health and safety of persons who may occupy them; and they may provide thereby for the inspection of such buildings.

SECT. 2. In the absence of such by-laws, the selectmen shall make regulations for the purpose named in the preceding section.

SECT. 3. The firewards and engineers, if any, otherwise the selectmen of the town or the commissioners of the village district, as the case may be, shall constitute a board for the inspection of the buildings and halls mentioned in the first section of this chapter, and shall inspect the same from time to time.

SECT. 4. They shall notify and hear all parties interested, and may thereupon direct such alterations as may be necessary in any building or hall, in accordance with such by-laws or regulations, and may order such building or hall to be closed until the alterations are made. The proceedings of such hearing shall be recorded in the records of the town or district.

SECT. 5. Every person who shall let or use any building for the purposes specified in this act, after such building shall have been ordered to be closed or altered as provided in the preceding sections, until the order has been complied with or reversed, shall be punished by fine not exceeding one hundred dollars for the use of the town or district where the building is situated.

#### CHAPTER 119.—INSPECTION, ETC., OF STEAMBOATS AS AMENDED.

SECTION 1. (As amended by chapter 72, Acts of 1903.) The governor, with the advice of the council, shall appoint one inspector and three deputy inspectors of electric, naphtha, gasoline, or steam boats, whose duty it shall be to inspect all such boats and the boilers and engines thereof, used for the carriage of passengers or freight for hire on any lake, river, or pond in the state not subject to the authority in this



respect of the United States inspection laws, or where inspections under such laws are not regularly made.

SECT. 2. (As amended by chapter 6, Acts of 1895.) The owners or lessees of every such boat shall cause it to be inspected by an inspector in all its parts, its engines and its boilers, annually, within thirty days prior to engaging in the carriage of passengers.

SECT. 3. If upon such inspection the inspector finds the boat, its boilers and engines, to be safe and sufficient for the carriage of passengers, he shall prescribe the maximum number of passengers the boat may carry at any one time, and such other rules and regulations as may seem to him proper for such boat, and he shall give the owners or lessees a certificate and license accordingly.

SECT. 4. The owners or lessees of every such boat shall cause a copy of the rules and regulations so established for it to be posted in a conspicuous place on the boat.

SECT. 5. An inspector shall examine such boat, its boilers and engines, at such other times as he shall deem the public interest and safety require, not exceeding three times in any year, to see if the provisions of law and the rules and regulations established for the boat have been complied with.

SECT. 6. If any steamboat licensed as aforesaid shall, during the period of its license, be deemed by an inspector unsafe in its hull, or defective in its engine, boilers, or machinery, or if its owners or lessees shall have failed to comply with the rules and regulations prescribed by the inspector, he shall have power to revoke its license and stop and detain the boat until the necessary repairs have been made, or until the rules and regulations have been complied with, and shall then issue a new certificate or license.

SECT. 7. The owners or lessees of any steamboat licensed to carry passengers, as provided in this chapter, shall not employ any engineer or pilot upon said boat unless such engineer or pilot has been examined by an inspector of steamboats and has a certificate from him that he is competent to act in that capacity.

SECT. 8. All engineers and pilots shall be examined by the inspectors as to their competency, under oath; and power to administer oaths in such cases is granted to inspectors.

SECT. 9. If any person shall use any such steamboat for the carriage of passengers which, with its boilers and engines, has not been inspected and licensed as provided in this chapter, or shall employ upon any such steamboat any engineer or pilot who has not been examined and licensed as required by the preceding sections, he shall be fined not exceeding one hundred dollars, or be imprisoned not exceeding one year, or both.

SECT. 11. If any person shall act as engineer or pilot on any steamboat without the certificate herein required; or if any engineer or pilot shall, during the period for which he is licensed, neglect his duties or be of intemperate habits, or violate any of the rules and regulations established by the inspector; or if any engineer shall carry more steam than the certificate for his boat allows, or shall in any way or manner interfere with the locked safety-valve of the boiler, after the same has been set by the inspector, so as to allow greater pressure in the boiler than the amount specified by the certificate,—his license may be suspended or revoked by the inspector, and he shall be punished by fine not exceeding one hundred dollars or by imprisonment not exceeding one year, or by both.

SECT. 12. If any inspector of steamboats, upon any pretense, receives any fee or reward for his services except what is allowed to him by law, he shall forfeit his office, and be punished by a fine not exceeding five hundred dollars, or by imprisonment not exceeding six months, or by both.

#### CHAPTER 138.—EXEMPTION FROM EXECUTION, ETC.—HOMESTEADS.

SECTION 1. Every person is entitled to five hundred dollars' worth of his homestead, or of his interest therein, as a homestead right.



SECT. 3. The homestead right is exempt from attachment, during its continuance, from levy or sale on execution, and from liability to be incumbered or taken for the payment of debts, except in the following cases: 1. In the collection of taxes; 2. In the enforcement of liens of mechanics and others for debts created in the construction, repair, or improvement of the homestead; 3. In the enforcement of mortgages which are made a charge thereon according to law; 4. In the levy of executions as provided in this chapter.

#### CHAPTER 140.—CONDITIONAL SALES OF PERSONAL PROPERTY.

SECT. 23. No lien reserved on personal property sold conditionally and passing into the hands of the conditional purchaser, except a lien upon household goods created by a lease thereof, containing an option in favor of the lessee to purchase the same at a time specified, shall be valid against attaching creditors, or subsequent purchasers, without notice unless the vendor of such property takes a written memorandum, signed by the purchaser, witnessing the lien, the sum due thereon, and containing an affidavit as provided in the following section, and causes such memorandum to be recorded in the town clerk's office of the town,—

I. Where the purchaser resides, if within this state; or

II. Where the vendor resides, if within this state, and the purchaser does not reside in the state; or

III. Where the property is situated, if neither purchaser nor vendor resides in the state.

SECT. 24. Each vendor and purchaser shall make and subscribe an affidavit in substance as follows: "We severally swear that the foregoing memorandum is made for the purpose of witnessing the lien and the sum due thereon, as specified in said memorandum, and for no other purpose whatever, and that said lien and the sum due thereon were not created for the purpose of enabling the purchaser to execute said memorandum, but said lien is a just lien, and the sum stated to be due thereon is honestly due thereon and owing from the purchaser to the vendor."

SECT. 25. When co-partners or corporations are parties to such a memorandum, the affidavit may be made and subscribed as in case of mortgages of personal property.

SECT. 26. If the record required by section 23 is made within twenty days after the property is delivered, the lien reserved shall be valid against all attaching creditors and purchasers; but if it is not made until after the expiration of twenty days, it shall be valid against those attaching creditors and purchasers only who become such after the record.

#### CHAPTER 141.—MECHANICS' LIENS.

SECT. 9. If a person shall, by himself or others, perform labor or furnish materials towards building, repairing, fitting, or furnishing a vessel within this state, payment for which is due, he shall have a lien therefor on the vessel for the space of four days after it is completed.

SECT. 10. (As amended by chapter 41, Session Laws of 1905.) If a person shall, by himself or others, perform labor or furnish materials to the amount of fifteen dollars or more, for erecting, altering, or repairing a house or other buildings or appurtenances, by virtue of a contract with the owner thereof, he shall have a lien on any materials so furnished, and on said house or other building or appurtenances and on any right of the owner to the lot of land on which the houses, building, or appurtenances stand.

SECT. 11. If a person shall perform labor or furnish materials to the amount of fifteen dollars or more for making brick, by virtue of a contract with the owner thereof, he shall have a lien upon the kiln containing such brick for such labor or materials.

SECT. 12. If any person shall, by himself or others, or by teams, perform labor or furnish supplies to the amount of fifteen dollars or more, toward rafting, driving, cutting, hauling or drawing wood, bark, lumber, or logs, or toward cooking or hauling supplies in aid of such labor, by virtue of a contract with the owner of the wood, bark, lumber, or logs, he shall have a lien thereon for such labor or supplies.

SECT. 13. If a person shall, by himself or others, perform labor or furnish materials to the amount of fifteen dollars or more for any purpose specified in the three preceding sections, by virtue of a contract with an agent, contractor, or sub-contractor of the owner, he shall have the same lien as provided in said sections, provided he gave notice in writing to the owner, or to the person having charge of the property, that he should claim such lien before performing the labor or furnishing the materials for which it is claimed.

SECT. 14. If a person shall, by himself or others, perform labor or furnish materials to the amount of fifteen dollars or more, in the grading, masonry, bridging, or track-laying of a railroad, under a contract with an agent, contractor, or sub-contractor of the proprietors thereof, he shall have a lien upon the railroad and the land upon which it is constructed, provided he gave notice in writing to such proprietors, or to the person having charge of the railroad, that he should claim such lien before performing the labor or furnishing the materials for which it is claimed.

SECT. 15. Any person giving notice as provided in the two preceding sections, shall as often as once in thirty days, furnish to the owner or person having charge of the property on which the lien is claimed, an account in writing of the labor performed or materials furnished during the thirty days; and the owner or person in charge shall retain a sufficient sum of money to pay such claim, and shall not be liable to the agent, contractors, or sub-contractors therefor, unless the agent, contractor, or sub-contractor shall first pay it.

SECT. 16. The lien created by sections 10, 11, 12, 13, and 14 of this chapter shall continue for ninety days after the services are performed, or the materials or supplies are furnished, unless payment therefor is previously made, and shall take precedence of all prior claims except liens on account of taxes.

SECT. 17. Any such lien may be secured by attachment of the property upon which it exists at any time while the lien continues,—the writ and return thereon distinctly ex-

pressing that purpose; and such attachment shall have precedence of all other attachments made after such lien accrued; unless founded on a prior lien. If logs are attached, the officer making the attachment may pay the boomage thereon, if any, and return the amount so paid on the writ, and it shall be included in the costs recovered.

SECT. 18. No lien shall be defeated by taking a note, unless it was taken in discharge of the amount due and of the lien.

#### CHAPTER 159.—ERECTION OF BRIDGE GUARDS BY RAILROADS.

SECT. 26. The proprietors of every railroad shall erect and maintain bridge guards at each end of every bridge or other structure erected less than eighteen feet above the track of their railroad, the character and location of which shall be approved by the board of railroad commissioners.

SECT. 27. If the proprietors of any railroad shall fail to comply with the provisions of the preceding section, they shall forfeit fifty dollars for each month of continuance in such failure.

SECT. 28. If any person shall willfully destroy or injure any such bridge guard he shall be fined not exceeding one hundred dollars, or be imprisoned not exceeding thirty days.

#### CHAPTER 176.—EARNINGS OF MARRIED WOMEN.

SECTION 1. Every woman shall hold to her own use, free from interference or control of any husband she may have, all property at any time earned, . . . if such earning . . . were not occasioned by payment or pledge of the property of her husband.

#### CHAPTER 180.—EMPLOYMENT, HOURS OF LABOR, ETC., OF WOMEN AND CHILDREN.

SECT. 14. (As amended by chapter 94, Session Laws of 1907.) No woman and no minor under eighteen years of

age shall be employed in a manufacturing or mechanical establishment for more than nine hours and forty minutes in one day, except in the following cases:

I. To make a shorter day's work for one day in the week.

II. To make up time lost on some day in the same week in consequence of the stopping of machinery upon which such person was dependent for employment.

III. When it is necessary to make repairs to prevent interruption of the ordinary running of the machinery.

In no case shall the hours of labor exceed fifty-eight in one week.

SECT. 15. The proprietors of every such establishment shall keep posted in a conspicuous place in every room where such persons are employed a notice printed in plain, large letters, stating the exact time of beginning and of stopping work in the forenoon and in the afternoon, and the number of hours' work required of them each day of the week.

SECT. 16. If any owner, agent, superintendent, or overseer of any such establishment shall willfully violate the provisions of either of the two preceding sections, he shall be fined not exceeding fifty dollars for each offense.

SECT. 17. A certificate of the age of a minor, made by him and his parents or guardian and presented to the employer at the time the minor is employed, shall be conclusive evidence of his age upon a prosecution for the violation of the provisions of section 14.

SECT. 18. If any person shall make and utter a false certificate in regard to the age of a minor, with intent to evade the provisions of this chapter, he shall be fined twenty-five dollars, or be imprisoned thirty days, or both, for each offense.

SECT. 19. All such fines shall be one half for the use of the complainant, and the other half for the use of the county. Prosecutions under sections 16 and 18 shall be barred unless begun within one year after the offense was committed.



## CHAPTER 180.—HOURS OF LABOR.

SECT. 20. In all contracts relating to labor, ten hours' actual labor shall be taken to be a day's work, unless otherwise agreed by the parties.

## CHAPTER 180.—PAYMENT OF WAGES.

SECT. 21. Every manufacturing, mining, quarrying, stone cutting, mercantile, horse railroad, telegraph, telephone, express, aqueduct, and municipal corporation employing more than ten persons at one time shall pay the wages earned each week by their employees who work by the day or week within eight days after the expiration of the week, or upon demand after that time. Every such corporation shall post a notice in a conspicuous place in its office that it will pay its employees wages as above, and shall keep the same posted.

SECT. 22. If any such corporation shall violate the provisions of the preceding section, it shall be fined not more than twenty-five dollars for each offense, provided a prosecution therefor is begun within thirty days after the offense is committed, but not otherwise.

SECT. 23. The provisions of the two preceding sections shall not apply to municipal officers whose services are paid for by the day, nor to teachers employed by school districts.

## CHAPTER 180.—LABOR DAY.

SECT. 24. The first Monday of September of each year shall be a holiday to be known as Labor Day.

## CHAPTER 201.—INSOLVENCY PROCEEDINGS NOT TO AFFECT LIENS FOR LABOR.

SECT. 26. . . . The provisions of this section [relating to proceedings in insolvency] shall not affect any existing lien for labor performed or materials furnished, or any proceedings to enforce the same.

## CHAPTER 201.—WAGES PREFERRED—IN ASSIGNMENTS.

SECT. 32. The following claims are entitled to priority, and shall be paid in full in the order named:

- I. Debts due the United States, and all taxes.
- II. Wages due an operative, clerk, or servant, not exceeding fifty dollars, for labor performed within six months prior to the beginning of the insolvency proceedings.
- III. Taxable costs in any suit begun in good faith in which an attachment is dissolved by the insolvency proceedings.

## CHAPTER 215.—ASSIGNMENT OF FUTURE EARNINGS.

SECT. 4. No assignment of, or order for, wages to be earned in the future, shall be valid against a creditor of the person making it, until it has been accepted in writing and a copy of it and of the acceptance has been filed with the clerk of the town or city where the party making it resides. The clerks of towns and cities shall keep for public inspection an alphabetical list of all such orders and assignments filed with them.

## CHAPTER 220.—EXEMPTION FROM EXECUTION, ETC.—PERSONAL PROPERTY.

SECT. 2. The following goods and property are exempted from attachment and execution:

- I. The wearing apparel necessary for the use of the debtor and his family.
- II. Comfortable beds, bedsteads, and bedding necessary for the debtor, his wife and children.
- III. Household furniture to the value of one hundred dollars.
- IV. One cooking stove and the necessary furniture belonging to the same.
- V. One sewing machine, kept for use by the debtor or his family.
- VI. Provisions and fuel to the value of fifty dollars.



VII. The Bible, school books, and the library of any debtor used by him or his family, to the value of two hundred dollars.

IX. Tools of his occupation to the value of one hundred dollars.

X. One hog and one pig, and the pork of the same when slaughtered.

XI. Six sheep and the fleeces of the same.

XII. One cow; a yoke of oxen or a horse, when required for farming or teaming purposes, or other actual use; and hay not exceeding four tons.

XIII. Domestic fowls not exceeding fifty dollars in value.

XIV. The debtor's interest in one pew in any meeting house in which he or his family usually worship.

XV. The debtor's interest in one lot or right of burial in any cemetery.

#### CHAPTER 245.—EXEMPTION FROM TRUSTEE PROCESS— WAGES.

SECT. 20. The money, rights, and credits of the defendant shall be exempt from trustee process in the following instances, and the trustee shall not be chargeable therefor.

I. Wages for labor performed by the defendant after the service of the writ upon the trustee.

II. Wages of the defendant earned before the service of the writ upon the trustee, to the amount of twenty dollars, except in actions brought to recover for necessities furnished to the defendant or any of his family.

III. Wages for the personal services and earnings of the wife and minor children of the defendant.

#### CHAPTER 265.—CERTAIN EMPLOYMENT OF CHILDREN FOR- BIDDEN.

SECT. 3. If any person shall employ or exhibit a child under the age of fourteen years in dancing, playing on musical instruments, singing, walking on a wire or rope, or rid-

ing or performing as a gymnast, contortionist, or acrobat in any circus or theatrical exhibition, or in any public place whatsoever, or shall cause, procure, or encourage any such child to engage therein, or if any person having the custody or control of any such child, shall permit him to be so employed, such person shall be fined not exceeding one hundred dollars; but nothing in this section shall be construed to prevent the education of children in vocal and instrumental music, or their employment as musicians in any church, chapel, or school, or school exhibition, or to prevent their taking part in any concert or musical exhibition.

CHAPTER 266. — RAILROADS — OBSTRUCTING, INJURING PROPERTY OF, ETC.

SECTION 1. If any person shall willfully and maliciously place any obstruction on the track of any railroad, or remove any rail therefrom, or in any way injure such railroad, or do any other thing thereto whereby the life of any person may be endangered, he shall be imprisoned not exceeding twenty years.

SECT. 2. If any person shall maliciously or wantonly stop, hinder, or delay, or by any false alarm or signal cause to be stopped, hindered, or delayed, or shall in any manner maliciously or wantonly interfere with the running, management, or control of any railroad train, car, or locomotive, he shall be fined not exceeding one thousand dollars, or be imprisoned not exceeding ten years, or both. This section shall not apply to horse railroads.

SECT. 3. If any person shall willfully and maliciously injure, destroy, or damage any rails, culverts, tracks, platforms, or other parts or appendages of any railroad, or any engine or cars used thereon, or change, move, open, displace, or tamper with any switch belonging thereto, he shall be fined not exceeding five hundred dollars, or be imprisoned not exceeding two years, or both.

SECT. 4. If any person shall willfully displace, injure, deface, remove, or destroy any warning sign at a railroad

crossing, or any signal light, or appliance used to denote the place of any switch upon any railroad, or any gate or apparatus connected therewith at any railroad crossing, he shall be fined not exceeding one hundred dollars, or be imprisoned not exceeding one year, or both.

SECT. 6. If any person shall willfully and maliciously injure or destroy any of the posts, wires, or other materials or fixtures of any railroad telegraph, or public telegraph line, or public telephone line, he shall be fined not exceeding five hundred dollars, or be imprisoned not exceeding two years, or both.

#### CHAPTER 266.—INTIMIDATIONS, ETC., OF EMPLOYERS OR EMPLOYEES.

SECT. 12. If any person shall interfere in any way whatever to injure or damage another in his person or property, while engaged in his lawful business, trade, or occupation, or while on the way to or from the same, or shall endeavor to prevent any person from engaging in his lawful business, trade, or calling, he shall be fined not exceeding five hundred dollars, or be imprisoned not exceeding one year.

#### CHAPTER 271.—SUNDAY LABOR.

SECT. 3. No person shall do any work, business, or labor of his secular calling, to the disturbance of others, on the first day of the week, commonly called the Lord's day, except works of necessity and mercy, and the making of necessary repairs upon mills and factories which could not be made otherwise without loss to operatives, and no person shall engage in any play, game, or sport on that day.

SECT. 5. No person shall keep his shop, warehouse, cellar, restaurant, or workshop open for the reception of company, or shall sell or expose for sale any merchandise whatsoever on the Lord's day; but this section shall not be construed to prevent the entertainment of boarders, nor the sale of milk, bread, and other necessities of life, nor drugs and medicines.

SECT. 10. If any person shall be guilty of a breach of any provision of this chapter, he shall be fined not exceeding ten dollars or be imprisoned not exceeding thirty days, or both, unless otherwise specially provided, and he may be required to give sureties to be of good behavior for one year.

SECT. 13. No prosecution for the violation of any provision of this chapter shall be sustained unless begun within thirty days after the commission of the offense.

#### CHAPTER 282.—CONVICT LABOR.

SECT. 14. The sheriff of any county may, with the approval of the county commissioners, employ and set to labor any prisoner confined in the county jail, in such manner as shall be consistent with his safe keeping, if the labor can be prosecuted without expense to the county.

#### ACTS OF 1893.

#### CHAPTER 39.—PROTECTION OF RAILROAD EMPLOYEES— HEIGHT OF BRIDGES AND FREIGHT CARS.

SECTION 1. The board of railroad commissioners may require the proprietors of a railroad to raise any railroad bridge and any overhead highway bridge, and in case of a highway bridge to change the approaches thereto so as to make them as nearly level as practicable. Whenever it is necessary, in complying with such requirement of the commissioners, to raise or lower or otherwise change the location of the highway outside the railroad location, any land needed for that purpose shall be taken and the damages, if any, to landowners shall be appraised and paid in the manner described in chapter 158 of the Public Statutes. Any party aggrieved by such appraisal shall have a right of appeal as provided in said chapter. The expense of such improvements shall be paid in the first instance by the railroad corporation, but upon its petition, the commissioners may apportion such part of the cost outside the railroad location, as in their judgment is just, to the city or town, and the rail-

road may recover the amount so apportioned in an action of debt. Proceedings under this act shall only be had after due notice to the railroad corporation, the town or city officials, and the landowners, and all orders and findings of the commissioners shall be filed with the clerk of the town or city in which such bridge is located, and served upon the railroad corporation.

SECT. 2. No covered railroad bridge shall hereafter be constructed in this state with less than twenty-one feet between the top of the rails and the lowest point of the overhead structure, except with the written consent of the railroad commissioners, said consent to be filed and recorded in the office of the secretary of state, and no railroad corporation shall receive or haul any freight car exceeding fourteen feet in height from the rails to the top of the running board.

SECT. 3. Neglect by any railroad corporation to comply with the orders of the commissioners within a reasonable time, to be specified in such orders, shall be punished by a fine of fifty dollars (\$50) per day, to be collected by the commissioners in the name and for the use of the state in an action for debt.

#### CHAPTER 40.—INSPECTION OF FACTORIES AND WORKSHOPS, ETC.

SECTION 1. Any city or town may appoint an inspector of buildings for such city or town, prescribe his duties, and fix his compensation. And any city or town which shall appoint such inspector, may, by ordinance or by by-law, prescribe regulations for the construction and maintenance of all buildings in such city or town which shall be used in whole or in part for mercantile, commercial, manufacturing, or public purposes, or as tenement houses; and all buildings hereafter erected for such purposes in such city or town shall conform to such regulations.

SECT. 2. Any person who shall hereafter intend to erect any building which is intended to be used in whole or in



part for mercantile, commercial, manufacturing, or public purposes or as a tenement house, in any city or town which has appointed a building inspector, shall, before erecting such building, submit the plans therefor to such inspector for his examination and approval, under the regulations prescribed by the city or town. And no building intended for such purposes shall be erected in any such city or town without the approval of the plans therefor by such inspector. If any such inspector shall refuse to approve any plans submitted to him, as aforesaid, any person aggrieved thereby may appeal from the decision of such inspector to the supreme court for the county in which such city or town is situated; and the said court shall make such orders thereon as justice may require.

SECT. 3. Any person violating any of the provisions of this act shall be fined not exceeding one thousand dollars.

#### CHAPTER 48.—BUREAU OF LABOR.

SECTION 1. The governor, with advice and consent of the council, is hereby authorized to appoint, as soon after the passage of this act as may be, some competent person to act as commissioner of labor, and he, with such clerks as he may have, shall constitute a bureau of labor, with its principal place of business in the state house, or some other suitable place in the city of Concord.

SECT. 2. The commissioner shall hold his office for the term of three years, and until a successor is appointed and qualified. He may be removed at the pleasure of the governor and council.

SECT. 3. The annual salary of the commissioner shall be fifteen hundred dollars, payable from the state treasury in equal quarterly payments, and the governor is hereby authorized to draw his warrant for the payment of said sum, together with such office and traveling expenses of said bureau as he with the council shall approve.

SECT. 4. In case of the inability of the commissioner to perform his duties, the governor, with advice of the coun-

cil, may appoint a commissioner for the time being, who shall have the powers and perform the duties of the office while the inability of the commissioner continues. The governor and council shall determine when such appointee shall cease to act as commissioner. Such temporary commissioner so appointed shall be paid, from the state treasury, five dollars a day for the time actually spent in the performance of his duties; and the governor and council shall audit and allow his account.

SECT. 5. The duties of the commissioner shall be to collect, assort, arrange, and present in annual reports, on or before the first day of January each year, statistical details relating to all departments of labor in the state of New Hampshire, especially in relation to the commercial, industrial, social, educational, and sanitary condition of the laboring classes, and the permanent prosperity of the productive industry of the state.

SECT. 6. Said commissioner shall devote his whole time to the duties of his office, and hold no other office during his term as commissioner.

## ACTS OF 1895.

### CHAPTER 16.—SEATS FOR FEMALE EMPLOYEES.

SECTION 1. Every person, firm, or corporation employing females in any manufacturing, mechanical, or mercantile establishment in this state, shall provide suitable seats for the use of the females so employed, and shall permit the use of such seats by them when they are not necessarily engaged in the active duties for which they are employed.

SECT. 2. Any person, firm, or corporation violating any of the provisions of this act shall be punished by a fine of not less than ten dollars nor more than thirty dollars for each offense.

### CHAPTER 42.—TRADE-MARKS OF TRADE UNIONS, ETC.

SECTION 1. Whenever any person, association, or union of workingmen have adopted, or shall hereafter adopt, for



their protection, any label, trade-mark, or form of advertisement announcing that goods to which such label, trade-mark, or form of advertisement shall be attached, were manufactured by such person, or by a member or members of such association or union, it shall be unlawful for any person or corporation to counterfeit or imitate such label, trade-mark, or form of advertisement. And whenever any person, firm, association, or corporation is the owner of any literary, dramatic, or musical composition, and the rights of the author pertaining thereto, and such composition has not been copyrighted, printed, or published, or of any map, charter, engraving, cut, print, photograph, or negative thereof, statue, statuary, model, or design, which has not been copyrighted or offered for sale, it shall be unlawful for any other person, firm, association, or corporation to publish, produce, print, or sell, or offer to sell, the same without first obtaining the consent of the owner thereof.

SECT. 2. Every person who shall use any counterfeit or imitation of any label, trade-mark, or form of advertisement of any such person, union, or association, knowing the same to be counterfeit or imitation, shall be guilty of a misdemeanor, and shall be punished as provided in section 7 of this act.

SECT. 3. Every such person, association, or union that has heretofore adopted, or shall hereafter adopt, a label, trade-mark, or form of advertisement as aforesaid, may file the same for record in the office of the secretary of state, by leaving two copies, counterparts, or facsimiles thereof, with the secretary of state; and the secretary shall deliver to such person, association, or union so filing the same a duly attested certificate of the record of the same, for which he shall receive a fee of one dollar. Such certificate of record shall, in all suits and prosecutions under this act, be *prima facie* proof of the adoption of such label, trade-mark, or form of advertisement, and of the right of said person, association, or union to adopt the same. No label shall be recorded that probably would be mistaken for a label already of record.

SECT. 4. Every such person, association, or union adopting a label, trade-mark, or form of advertisement as aforesaid, may proceed by suit to enjoin the manufacture, use, display, or sale of any such counterfeits or imitations; and all courts having jurisdiction thereof shall grant injunctions to restrain such manufacture, use, display, or sale, and such person, association, or union shall be entitled to such damages resulting from such wrongful manufacture, use, display, or sale as may be deemed just and reasonable; and the supreme court shall also order that all counterfeits or imitations in the possession or under the control of the defendant in such case be delivered to an officer of the court, or to the complainant, to be destroyed.

SECT. 5. Every person who shall use or display the genuine label, trade-mark, or form of advertisement of any such person, association, or union, in any manner not authorized by such person, association, or union, shall be deemed guilty of a misdemeanor, and shall be punished as provided in section 7 of this act. In all cases where such association or union is incorporated, suits under this act may be commenced and prosecuted by any officer or member of such association or union, in behalf of and for the use of such association or union.

SECT. 6. Any person or persons who shall in any way use the name or seal of any such person, association, or union or officer thereof, in and about the sale of goods or otherwise, not being authorized to use the same, shall be guilty of a misdemeanor, punishable as provided in the succeeding section.

SECT. 7. Any violation of any of the provisions of this act shall be punished by imprisonment in the county jail for a term of not less than three months nor more than one year, or by a fine of not less than one hundred dollars, nor more than two hundred dollars, or both.

## CHAPTER 107.—COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS.—MANUAL TRAINING.

SECT. 3. Every student taking the two years' course, or during two years of any agricultural course, shall devote not less than ten hours a week, during the college year, when practicable, under competent teachers, to practical instruction and manual training in branches of agriculture that require special knowledge and skill, one third of which time may be devoted to suitable practical instruction and manual training in shop-work, in wood and iron; but any student may be excused from such exercises for physical disability. At the request of parents or guardians, students may be excused from some or all of such exercises by the trustees. A student excused from all, or substantially all, said manual exercises at the request of parent or guardian, and not for sickness or other disability, shall not receive said diploma.

## ACTS OF 1897.

## CHAPTER 4.—RELATING TO LIENS OF MECHANICS AND OTHERS.

SECTION 1. That section 12 of chapter 141 of the Public Statutes be and hereby is amended . . . to read as follows: "Sect. 12. If a person shall, by himself or others, or by teams or machinery, perform labor or furnish supplies to the amount of fifteen dollars or more toward rafting, driving, cutting, hauling, sawing, or drawing wood, bark, lumber, or logs, or toward cooking or hauling supplies in aid of such labor, by virtue of a contract with the owner of the wood, bark, lumber, or logs, he shall have a lien thereon for such labor or supplies."

## ACTS OF 1901.

Continuing along educational lines, in which the interests of labor are more or less directly involved, the legislature of 1901 sanctioned the establishment of evening schools in cities

and towns of more than five thousand inhabitants, thus giving those employed during the daylight hours ample opportunity for benefiting their mental condition after their day's labor has ended. Its provisions are as follows:

CHAPTER 112.—AN ACT TO ESTABLISH EVENING SCHOOLS.

SECTION 1. Upon petition of five per cent of the legal voters of any city or town having more than five thousand inhabitants, according to the latest United States census, said city or town shall establish and maintain, in addition to the schools required by law to be maintained therein, evening schools for the instruction of persons over fourteen years of age in such branches of learning and art as the school board shall deem expedient.

SECT. 2. The school board of such cities and towns shall have the same superintendence over such evening schools as they have over other schools, and may determine the length of term, or terms, of time in each year, and the hours of the evening, during which such schools shall be kept, and may make such regulations as to attendance at such schools as they may deem expedient.

SECT. 3. Nothing contained in this act shall exempt any person from the requirements of chapter 93 of the Public Statutes.

SECT. 4. This act shall take effect September, 1901, at the beginning of the school year of 1901 and 1902.

After a perusal of section 3 it will be observed that a restrictive barrier is placed in the way of any evasion of the act regulating the employment of children in manufacturing establishments and already presented.

The question of intelligence offices also came in for a share of discussion at the 1901 session and the following measure thereto was passed:

CHAPTER 60.—AN ACT TO REGULATE EMPLOYMENT OFFICES.

SECTION 1. Whoever, without a license therefor, establishes or keeps an intelligence office for the purpose of ob-

taining or giving information concerning places of employment for domestics, servants, or other laborers, or for the purpose of procuring or giving information concerning such person for or to employers, or for the purpose of procuring or giving information concerning employment in business, shall pay a fine of ten dollars for each day such office is so kept.

SECT. 2. The mayor and aldermen of any city, or the selectmen of any town, may, for the purposes mentioned in the preceding section, grant licenses to suitable persons, subject to the provisions of sections 3 to 7, inclusive, and may revoke the same at pleasure.

SECT. 3. Licenses granted to keepers of intelligence offices shall be signed by the clerk of the city or town in which they are granted, and every such license shall be recorded by the clerk of the city or town in a book kept for that purpose, before being delivered to the licensee. Such license shall set forth the name of the person licensed, the nature of the business, and the building or place in such city or town in which it is to be carried on, and shall continue in force until the first day of May next ensuing, unless sooner revoked.

SECT. 4. The board issuing such a license shall receive for the use of the city or town for each license such sum, not less than two dollars, as the board shall deem reasonable.

SECT. 5. Such license may be granted during the month of April, to take effect on the first day of May then next ensuing.

SECT. 6. No license issued as aforesaid shall be valid to protect the holder thereof in a building or place other than that designated in the license, unless consent to removal is granted by the mayor and aldermen or selectmen.

SECT. 7. When such license is revoked, such clerk shall note the revocation upon the face of the record of the license, and shall give written notice to the holder of the license by delivering the same to him in person or leaving it at the place of business designated in the license.

SECT. 8. This act shall take effect upon its passage.



## LABOR ORGANIZATIONS.

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(The returns of the labor organizations have, of necessity, been secured by mail, and while most of the union secretaries have shown the utmost courtesy, a few have failed to make reply to the several requests sent out from this office, and for that reason the list of labor organizations is not as complete as your commissioner had hoped to make it. A few unions have been formed during the year and a number have disbanded, making the number of local organizations in the state somewhat less than two years ago.)

### STATE FEDERATION OF LABOR.

Organized September 2, 1901.

Officers: President, Charles J. French, Concord.

Vice-Presidents: John McLaughlin, Manchester.

Albert M. Lavigne, Lebanon.

J. S. B. Davie, Concord.

F. W. Evarts, Manchester.

Charles Green, Keene.

Thomas F. Ford, Laconia.

Frank H. Lord, Dover.

Secretary-Treasurer, John J. Coyne, Nashua.

Legislative Committee, Charles J. French, Concord.

J. S. B. Davis, Concord.

John McLaughlin, Manchester.

### BERLIN.

Journeyman Barbers' International Union of America,  
Local No. 408.

Organized, January 1, 1903.

Number of members reported, 15.

Officers: President, H. D. Shea; secretary, A. F. Grenon.

Meetings: Every fourth Tuesday night, 56 Main street.

International Brotherhood of Blacksmiths and Helpers,  
Jasper Cove, No. 443.

Organized, February 21, 1904.

Number of members reported, 16.

Officers: President, Ed. Hynes; secretary, William Fuery.

Meetings: Second and fourth Fridays, Red Men's Hall.

International Brotherhood of Pulp, Sulphite and Paper  
Mill Workers, Local No. 30.

Officers: President, Charles Desrosiers; secretary, Edward  
Desilette.

International Moulders' Union of North America.

Organized, October 7, 1904.

Number of members reported, 9.

Officers: Secretary, Edmond F. Ayling.

Meetings: First and third Wednesdays, Foresters' Hall.

Bricklayers and Plasterers' Union, Local No. 11.

Organized, 1903.

Number of members reported, 23.

Officers: President, Thomas Duncan; secretary, F. W. Row-  
ell.

Meetings: First and third Fridays, Canado-American Hall.

Millmen's Protective Union, No. 10297.

Organized, 1902.

Number of members reported, 150.

Officers: President, F. R. Oleson; secretary, W. G. Lane.

Meetings: Third Wednesday, Red Men's Hall.

Typographical Union, No. 640.

Organized, October 13, 1903.

Number of members reported, 8.

Officers: President, Harry M. Poley; secretary, Ida J. Fin-  
nen.

Meetings: First Monday, Bell building.



International Association of Steam, Hot Water, and Power Pipe Fitters and Helpers, Local No. 89.

Organized, May 21, 1907.

Number of members reported, 8.

Officers: President, G. M. Lock; secretary, W. A. Shannahan.

Meetings: Second and fourth Fridays, K. of C. Hall.

International Brotherhood of Teamsters, Local No. 594.

Organized, August 26, 1905.

Officers: President, W. W. Taylor; secretary, C. R. Dilkinson.

Meetings: Second and fourth Wednesdays, Cota block.

#### CONCORD.

Central Labor Union.

Organized; 1891.

Number of delegates reported, 54.

Officers: President, J. S. B. Davie; secretary, C. H. Nutter, 10 Morton street.

Meetings: First and third Mondays, Central Labor Union Hall.

Bakery and Confectionery Workers' International Union of America, Local No. 317.

Organized, May 20, 1903.

Number of members reported, 14.

Officers: President, Joseph Crawford, 61 South street; secretary, William Phillips, 26 Maitland street.

Meetings: First and third Saturdays.

International Brotherhood of Blacksmiths and Helpers, Merrimack Union, No. 442.

Organized, February, 1904.

Number of members reported, 38.

Officers: President, John Wyman; secretary, G. E. Emerson, 8 McKinley street.

Meetings: First and third Fridays of each month, Central Labor Union Hall.

United Brotherhood of Carpenters and Joiners, Local No. 538.

Organized, April 13, 1900.

Number of members reported, 35.

Officers: President, Willis W. Corkinn, 74 Franklin street; secretary, James Burbeck, 39 Auburn street.

Meetings: Central Labor Union Hall.

Carriage and Wagon Workers' Union, Local No. 75.

Organized, May 31, 1904.

Number of members reported, 44.

Officers: President, James M. Colbert, 34 Concord street; secretary, E. F. Batchelder, 74 South street.

Meetings: Second and fourth Thursdays, Central Labor Union Hall.

Granite Cutters' International Association.

Organized, 1878.

Number of members reported, 275.

Officers: President, James Halligan; secretary, R. A. Brown.

Meetings: Third Thursday.

Quarry Workers' International Union, Branch No. 32.

Organized, September 4, 1903.

Number of members reported, 100.

Officers: President, Alfred Anderson, 458 North State street; secretary, Joseph Daly, 455 North State street.

Meetings: Third Wednesday, Central Labor Union Hall.

International Moulders' Union of North America, Local No. 258.

Organized, January 29, 1900.

Number of members reported, 28.

Officers: President, Morton F. Beggs, 11 Montgomery street; secretary, Charles H. Hayward, 177 South Main street.

Meetings: First and third Fridays, Central Labor Union Hall.

United Brotherhood of Leather Workers on Horse Goods,  
Local No. 135.

Organized, May 18, 1903.

Number of members reported, 16.

Officers: President, James F. Callahan, 14 Beacon street;  
secretary, John Barrett, 18 Lyndon street.

Meetings: Second and fourth Wednesdays, Central Labor  
Union Hall.

American Federation of Musicians, Local No. 374.

Organized, May, 1904.

Number of members reported, 62.

Officers: President, Edgar M. Quint, 18 North Main street;  
secretary, Walter A. Chase, 10 Wall street.

Meetings: First Sunday of each month.

International Association of Machinists, Mt. Washington  
Lodge, No. 276.

Organized, May 14, 1892.

Number of members reported, 155.

Officers: President, George F. Kenney, 9 Allison street;  
secretary, George S. Maynard, 13 Allison street.

Meetings: First and third Tuesdays, Concord Hall.

International Brotherhood of Teamsters, Merrimack Val-  
ley Lodge, No. 428.

Organized, July 31, 1907.

Number of members reported, 25.

Officers: President, Samuel Bean, 13 Pine street; secre-  
tary, W. A. Drew, 5 Albin street.

Meetings: First and third Tuesdays, Concord Hall.

International Brotherhood of Boiler Makers, Iron Ship-  
builders, and Helpers of America, Capital City Lodge, No.  
245.

Organized, March 16, 1907.

Number of members reported, 32.

Officers: President, George C. Tanner, Penacook; secre-  
tary, Charles McGaskell, Hall street.

Meetings: Second and fourth Mondays, Central Labor Union Hall.

## CONWAY.

Paving Cutters' Union, Branch No. 23.

Organized, September 10, 1902.

Number of members reported, 1.

Officers: Secretary, James Demas, Redstone.

## DOVER.

Journeyman Barbers' International Union, Local No. 590.

Organized, September, 1907.

Number of members reported, 22.

Officers: President, William Gouen, 43 Third street; secretary, Frank J. McCabe, 331 Central avenue.

Meetings: First Thursday, Loom Fixers' Hall.

International Association of Machinists, Dover Lodge, No. 768.

Organized, November 3, 1905.

Number of members reported, 50.

Officers: President, Frank Morse; secretary, Archie Turner, 11 Pierce street.

Meetings: First and third Fridays, Wanalanset Hall.

Mule Spinners' Association, Local No. 5.

Organized, June 30, 1890.

Number of members reported, 35.

Officers: President, Charles King, Somersworth; secretary, J. H. Russell, 1 Union street.

Meetings: Second Thursday, Loom Fixers' Hall.

Iron Moulders' Union of North America, Local No. 403.

Organized, November 16, 1902.

Number of members reported, 23.

Officers: President, Adin Libby, 38 Maple street; secretary, N. A. Shory, 3 Baker street.

Meetings: Third Thursday, Locust street.

Dover Loom Fixers' Union.

Organized, October 12, 1902.

Number of members reported, 32.

Officers: President, John T. Morey, R. F. D. No. 2; secretary, Henry O. Fortin, 29 Second street.

Meetings: First and third Wednesdays, Loom Fixers' Hall.

Dover Weavers' Union.

Organized, 1901.

Number of members reported, 140.

Officers: President, A. Egan; secretary, James Jackson, 2 Monroe street.

Meetings: First Monday, Loom Fixers' Hall.

### FARMINGTON.

Boot and Shoe Workers' Union.

Organized, June, 1901.

Number of members reported, 250.

Officers: President, Daniel C. Dore; secretary, Sadie L. Dore.

Meetings: Every Monday evening, Union Hall.

### FITZWILLIAM.

Granite Cutters' International Association of America, Fitzwilliam Branch.

Organized, April 13, 1900.

Number of members reported, 85.

Officers: President, Obed M. Gordon; secretary, S. J. Blodgett.

Meetings: First Wednesday after the fifteenth of each month, None Such Co. Hall, Fitzwilliam Depot.

Quarry Workers' Union, No. 95.

Organized, March, 1906.

Number of members reported, 46.

Officers: President, Herman L. Todd, Fitzwilliam Depot; secretary, W. J. Whitcomb.

Meetings: First Monday, None Such Co. Hall, Fitzwilliam Depot.

#### FRANKLIN.

Bricklayers and Masons' International Union.

Organized, July 17, 1903.

Number of members reported, 10.

Officers: President, E. G. Rothier; secretary, George F. Sargent, box 315.

Meetings: Union Hall.

International Brotherhood Pulp, Sulphite, and Paper Mill Workers, Local No. 9.

Organized, January 3, 1905.

Number of members reported, 75.

Officers: President, William Bruce; secretary, John P. Burke.

Meetings: First Sunday of each month, Socialist Hall.

#### HOPKINTON.

Needlemakers' Union, Contoocook.

Organized, September 10, 1903.

Number of members reported, 39.

Officers: F. E. Baker, Contoocook; secretary, Jennie Mae Hope, Contoocook.

Meetings: First Wednesday, Davis Hall, Contoocook.

#### KEENE.

International Association of Machinists, Old Homestead Lodge, No. 319.

Organized, August 22, 1900.

Number of members reported, 98.

Officers: President, John Morris, Main street; secretary, Charles Green, Elliot street.

Meetings: First and third Thursdays, K. of P. Hall.

United Garment Workers of America, Local No. 132.

Organized, July 10, 1905.

Number of members reported, 84.

Officers: President, Mabel Merrill, 96 Appian Way; secretary, Mary O. Connor, 331 Pearl street.

Meetings: First Tuesday of each month, K. of P. Hall.

Blacksmiths and Helpers, Cheshire Union, No. 463.

Organized, November, 1904.

Number of members reported, 30.

Officers: President, Robert Hutchinson, Myrtle street; secretary, George W. Desell, 28 Winchester street.

Meetings: Second Thursday, Bricklayers' Hall.

Boiler Makers and Iron Ship Builders of America, Mt. Monadnock Lodge, No. 371.

Organized, March 5, 1903.

Number of members reported, 64.

Officers: President, M. Crowley, 6 Wilson street; secretary, L. S. Ollis, 44 Pearl street.

Meetings: First and third Wednesdays, B. & M. Railroad station.

Carworkers' Union, Keene Lodge, No. 191.

Organized, April 1, 1907.

Number of members reported, 13.

Officers: President, C. S. Wright, 223 Roxbury street; secretary, W. H. Hall.

Meetings: First Thursday, Bricklayers' Hall.

Amalgamated Woodworkers' Union of America, Local No. 203.

Organized, February, 1907.

Number of members reported, 54.

Officers: Eugene C. Hunt, 31 Franklin street; secretary, Fred J. Hunt, 31 Franklin street.

Meetings: First Friday, Grand Army Hall.

#### LACONIA.

United Brotherhood of Carpenters and Joiners of America, Local No. 1247.



Organized, July 14, 1905.

Number of members reported, 67.

Officers: President, T. F. Ford; secretary, M. A. Leavitt.

Meetings: First and third Thursdays, Good Templars' Hall.

Bricklayers and Plasterers' Union, No. 12.

Organized, January 1, 1906.

Number of members reported, 24.

Officers: President, E. C. Wallace, Orange Court; secretary, W. J. Hammond, 54 Summer street.

Meetings: Second Tuesdays, Maccabee Hall.

### LEBANON.

Central Labor Union.

Organized, September, 1906.

Number of members reported, 25.

Officers: President, Miss Susie Walker; secretary, Florence Hutchinson.

Meetings: First Wednesday, 9 Spring street.

Carpenters and Joiners of America, Local Union No. 1540.

Organized, January 15, 1906.

Number of members reported, 22.

Officers: President, E. P. Hyde; secretary, J. C. White.

Meetings: First Tuesday, Red Men's Hall.

United Garment Workers of America, Local No. 90.

Organized, August 4, 1900.

Number of members reported, 201.

Officers: President, Victoria St. Clair; secretary, Nellie C. Roderer.

Meetings: Fourth Friday, Red Men's Hall.

United Textile Workers of America, Loom Fixers and Dresser Tenders' Local Union, No. 548.

Organized, October 1, 1906.

Number of members reported, 27.

Officers: President, Moses Curtis; secretary, George E. Bradley.

Meetings: First Tuesday, room 10, Taylor House.

United Textile Workers of America, Weavers' Union, No. 553.

Organized, November 26, 1906.

Number of members reported, 54.

Officers: President, Nelson Riel; secretary, G. Arthur Bergeron.

Meetings: First Thursday, Red Men's Hall.

### MANCHESTER.

Journeyman Barbers' International Union of America, Local No. 151.

Organized, January 1, 1902.

Number of members reported, 59.

Officers: President, H. F. Burt, 892 Elm street; secretary, George N. Casavant, 52 South Main street.

Meetings: Knights of St. John's Hall.

Bartenders' Union, Local No. 398.

Organized, May 2, 1902.

Number of members reported, 115.

Officers: President, John T. McLaughlin, 15 West Merrimack street; secretary, M. E. Ahern, 569 Elm street.

Meetings: First and third Sundays, Eagles' Hall.

Boot and Shoe Workers' Union, Joint Council, No. 24.

Organized, November, 1902.

Number of delegates reported, 25.

Officers: President, C. E. Davey; secretary, C. F. Agnew, 951 Elm street.

Meetings: First and third Mondays, 951 Elm street.

Boot and Shoe Workers' Union, Cutters' Local, No. 21.

Organized, November, 1902.

Number of members reported, 95.

Officers: President, W. Roberts; secretary, C. W. Agnew, 951 Elm street.

Meetings: First and third Tuesdays, 951 Elm street.

Boot and Shoe Workers' Union, Stock Fitters' Local, No. 396.

Organized, November, 1902.

Number of members reported, 85.

Officers: President, E. P. Tolland; secretary, C. W. Agnew, 951 Elm street.

Meetings: First Friday, 951 Elm street.

Boot and Shoe Workers' Union, Mixed Local No. 28.

Organized, November 19, 1902.

Number of members reported, 350.

Officers: President, Nathaniel Gilbrath, 752 Beech street; secretary, F. W. Evarts, 270 Bridge street.

Meetings: Second and fourth Tuesdays, Towne building.

Boot and Shoe Workers' Union, Lasters' Local, No. 51.

Organized, 1900.

Number of members reported, 120.

Officers: President, George Richardson, 480 Amory street; secretary, Osmond Saulnier, 25 Arkwright street.

Meetings: Second and fourth Mondays, Towne building.

Boot and Shoe Workers' Union, Stitchers' Local, No. 397.

Organized, 1902.

Number of members reported, 220.

Officers: President, C. E. Davey, 181 Taylor street; secretary, C. W. Agnew, Towne block.

Meetings: First and third Tuesdays, Towne block.

United Brewery Workmen, Local No. 128.

Organized, May, 1896.

Number of members reported, 20.

Officers: President, William H. Dalton; secretary, H. A. Lee, 45 Kennedy street.

Meetings: Second Thursday, Towne building.

United Brotherhood of Carpenters and Joiners of America,  
Local No. 931.

Organized, November 6, 1901.

Number of members reported, 61.

Officers: President, T. F. Latimer, 382 Merrimack street;  
secretary, R. G. Boyer, 278 Bridge street.

Meetings: Every Thursday evening, 1017 Elm street.

United Brotherhood of Carpenters and Joiners of America,  
Local No. 1699.

Number of members reported, 150.

Officers: Secretary, A. Turcotte, 38 Joliet street.

Meetings: Every Thursday evening, 1017 Elm street.

Cigar Makers' Union, Local No. 192.

Organized, October 22, 1882.

Number of members reported, 402.

Officers: President, A. Cohen, City Hotel; secretary, J. F.  
Conway, 724 Elm street.

Meetings: Second Wednesday, Central Labor Union Hall.

Stationary Firemen's Union.

Organized, December 15, 1903.

Number of members reported, 36.

Officers: President, G. Piper, 235 Hanover street; secre-  
tary, G. E. Regnier, 214 Lowell street.

Meetings: First Wednesday, Central Labor Union Hall.

Granite Cutters' International Association, Manchester  
Branch.

Organized, January, 1890.

Number of members reported, 14.

Officers: President, E. H. Kelsea, 604 Elm street; secre-  
tary, John C. Johnson, 330 Lowell street.

Meetings: Monthly, 30 Manchester street.

Musicians' Protective Association, Local No. 349, A. F.  
of M.

Organized, November 17, 1903.

Number of members reported, 98.

Officers: President, W. H. Lewis, 908 Union street; secretary, W. H. Andrews, 392 Central street.

Meetings: First Sunday, 970 Elm street.

Brotherhood of Painters, Decorators, and Paper Hangers of America.

Organized, May 2, 1908.

Number of members reported, 25.

Officers: President, John E. Beaudete, 473 Cartier street; secretary, E. F. Shea, 8 Birch street.

Meetings: Wednesday evening, Central Labor Union Hall.

Manchester Typographical Union, No. 152.

Organized, October 7, 1885.

Number of members reported, 61.

Officers: President, Fred T. Irwin, Box 83; secretary, Harry T. Lovering, Box 83.

Meetings: First Saturday, Franklin Club.

#### MARLBOROUGH.

Quarry Workers' International Union, Marlborough Branch, No. 97.

Organized, April 1, 1907.

Number of members reported, 38.

Officers: President, John Jones; secretary, Hugh Mahan.

Meetings: Last Saturday in month.

#### MILFORD.

Granite Cutters' International Association, Milford Branch.

Reorganized, May 28, 1896.

Number of members reported, 162.

Officers: President, W. R. Wilson; secretary, J. A. Caulfield.

Meetings: Thursday following the fifteenth of each month, Granite Cutters' Hall.

Paving Cutters' Union of the U. S. A. and Canada, Branch No. 3.

Organized, August, 1901.

Number of members reported, 60.

Officers: President, George Pratt, Milford; secretary, Eugene M. Richardson.

Meetings: Second Thursday, Granite Cutters' Hall.

## NASHUA.

Central Labor Union.

Organized, March 13, 1907.

Number of members reported, 45.

Officers: President, Fred Ledoux, 10 Orange street; secretary, John J. Coyne, 22 Mason street.

Meetings: Second and fourth Mondays, Central Labor Union Hall.

Bartenders' International League of America.

Organized, June 4, 1903.

Number of members reported, 50.

Officers: President, Euclid Bouley, Walnut street; secretary, P. J. Sweeney, 114 Ash street.

Meetings: First Sunday, Central Labor rooms, A. O. H. block.

Boot and Shoe Workers' Mixed Local Union, No. 103.

Organized, November 13, 1909.

Number of members reported, 550.

Officers: President, William Doyle; secretary, John A. Duffy, 96 Chestnut street.

Meetings: Every Tuesday, Shoeworkers' Union Hall.

Bricklayers and Plasterers' Union, No. 5.

Organized, July 2, 1901.

Number of members reported, 14.

Officers: President, Wilbur Twombly, 30 Morgan street; secretary, H. Messier, 10 Fifield street.

Meetings: St. Jean Baptiste block.

Brotherhood of Railway Carmen of America, Granite State Lodge, No. 129.

Organized February 21, 1904.

Number of members reported, 70.

Officers: President, H. E. Cheney; secretary, H. E. Badger.

Meetings: First Thursday, Mechanics' Hall.

Cigar Makers' International Union, Local No. 269.

Organized, 1890.

Number of members reported, 25.

Officers: President, William Reardon, 9 B Harvard street; secretary, George Solomon, 6 Vernon street.

Meetings: First Wednesday, Central Labor Union Hall.

International Association of Machinists.

Organized, January 20, 1904.

Number of members reported, 150.

Officers: President, George Tatros, 9 Lendon street; secretary, M. H. O'Neil.

Meetings: First and third Fridays, Barker's Hall.

International Iron Moulders of North America, Local No. 257.

Organized, September, 1896.

Number of members reported, 110.

Officers: President, Daniel Sullivan; secretary, John Flynn.

Meetings: Second and fourth Tuesdays, A. O. H. Hall.

American Federation of Musicians, Local No. 359.

Organized, November, 1903.

Number of members reported, 40.

Officers: President, Alfred Lajoie, 99 Hollis street; secretary, R. W. Holt, 4 Russell avenue.

Meetings: First Sunday, corner of Main and Pearl streets.

Brotherhood of Painters, Decorators, and Paper Hangers of America.

Organized, March 11, 1903.

Number of members reported, 21.



Officers: President, George Emery, 6 Dow street; secretary, L. C. Luce, 31 Summer street.

Meetings: Second and fourth Wednesdays, Central Labor Union Hall.

Amalgamated Association of Street and Electric Railway Employees of America, Division No. 284.

Organized, August 8, 1902.

Number of members reported, 34.

Officers: President, John C. O'Hare, 105 Pine street; secretary, Allen Linscott, 7 Ritter street.

Meetings: Parkinson's Hall, West Pearl and Main streets.

### PORTSMOUTH.

Central Labor Union.

Organized, November 2, 1901.

Number of delegates reported, 38.

Officers: President, John N. Quinlan, 71 Islington street; secretary, Robert V. Noble, 140 Market street.

Second and fourth Thursdays, Navy Yard League Hall.

Journeyman Barbers' International Union.

Organized, 1902.

Number of members reported, 15.

Officers: President, Frank A. Marshall, 31 Congress street; secretary, Joseph S. Amazeen, 31 Congress street.

Meetings: Last Monday in month, Navy Yard League Hall.

Bartenders' International League, Local No. 309.

Organized, February, 1902.

Number of members reported, 44.

Officers: President, P. J. McNabe, 7 Dover street; secretary, G. W. Griffith, 4 State street.

Meetings: Second Sunday, Eagles' Hall.

Brewery Workers' International Union, Bottlers' Union, No. 229.

Organized, December 27, 1900.

Number of members reported, 40.

Officers: President, Laurence Kelly, 14 Hill street; secretary, E. J. Sullivan, 39 Fleet street.

Meetings: N. E. O. P. Hall.

United Brewery Workmen, Local No. 127.

Organized, December 6, 1896.

Number of members reported, 160.

Officers: President, Patrick Hamedy, 5 Clinton street; secretary, John Quirk, 2 Woodbury avenue.

Meetings: Second and last Mondays, Rechalate Hall.

United Brotherhood of Carpenters and Joiners, Local No. 921.

Organized, October 9, 1901.

Number of members reported, 80.

Officers: President, Ernest Gardner, Christian Shore; secretary, Robert V. Noble, 140 Market street.

Meetings: Second and fourth Tuesdays, G. A. R. Hall.

Coopers' International Union, Local No. 17.

Number of members reported, 31.

Officers: President, C. J. O'Keefe; secretary, W. A. S. Cullen, 29 Gates street.

Meetings: Second Monday, G. A. R. Hall.

International Brotherhood of Electrical Workers, Local 426.

Organized, July 29, 1904.

Number of members reported, 12.

Officers: President, A. B. Damon, Kittery, Me.; secretary, F. C. Hatch, Kittery, Me.

Meetings: Second Friday, League Hall.

National League of Government Employees, Branch No. 2.

Organized, October 24, 1906.

Number of members reported, 194.

Officers: President, Charles E. Stearns, Box 1127; secretary, Robert V. Noble, 140 Market street.

Meetings: First and third Mondays, Navy Yard League Hall.

American Federation of Musicians, Local No. 376.

Organized, July 1, 1904.

Number of members reported, 46.

Officers: President, C. B. Hoyt, 1 Congress street; secretary, George M. Ayers, 7 Melcher street.

Meetings: Second Sunday, Union rooms, Congress street.

United Association of Plumbers, Steam-fitters, and Steam-fitters' Helpers, Local No. 336.

Organized, 1904.

Number of members reported, 20.

Officers: President, W. R. Weston, 12 Cottage street; secretary, C. D. Fernald, 49½ South street.

Meetings: First and third Tuesdays, Navy League Hall.

#### ROCHESTER.

United Brotherhood of Carpenters and Joiners of America.

Organized, September 25, 1905.

Number of members reported, 17.

Officers: President, H. W. Patterson, Winter street; secretary, J. F. Wentworth, 43 Congress street.

Meetings: First Tuesday, G. A. R. Hall.

#### SALMON FALLS.

International Moulders' Union, Local No. 359.

Organized, May 16, 1901.

Number of members reported, 24.

Officers: President, John Cunningham; secretary, William Harker.

Meetings: Third Tuesday, Foresters' Hall.

Loom Fixers' Association of America, Local No. 50.

Organized, March 30, 1907.

Number of members reported, 27.

Officers: President, Noel Pelletier, Box 197; secretary, Alphonse J. Allaire, Box 31.

Meetings: Second Monday, Caron Building.

Mule Spinners' Union, Salmon Falls Branch.

Organized, June 5, 1897.

Number of members reported, 18.

Officers: President, Muriel Demars, South Berwick, Me.; secretary, William T. Buckley, Salmon Falls.

Meetings: Second Thursday, Salmon Falls Hotel.

Weavers' Union, Local No. 3.

Organized, June 22, 1907.

Number of members reported, 141.

Officers: President, Omer Gladu; secretary, Arthur Boisvert.

Meetings: Third Monday, Foresters' Hall.

#### SOMERSWORTH.

Carders and Spinners' Union, No. 668.

Organized, May 1, 1908.

Number of members reported, 100.

Officers: President, Patrick Quinlan; secretary, Louis Herbert, 16 Portland street.

Meetings: Second Monday, Foresters' Hall.

Loom Fixers' Association, Somersworth Branch.

Organized, April 20, 1899.

Number of members reported, 42.

Officers: President, Leon Moran, Fremont street; secretary, William Pevion, 121 Green street.

Meetings: March 17 and every other Thursday, Loom Fixers' Hall.

United Textile Workers of America, Slasher Tenders' Union, No. 669.

Organized, June 1, 1908.

Number of members reported, 51.

Officers: President, J. A. Farish, 99 Main street; secretary, Lactitia Garon, 13 Water street.

Meetings: First Friday, Loom Fixers' Hall.

### TROY.

Quarry Workers' International Union.

Organized, June 15, 1906.

Number of members reported, 18.

Officers: President, Joseph Gironard; secretary, C. H. Jelison.

Meetings: Last Monday, Finn Hall.

### WALPOLE.

Bartenders' League, Local No. 701.

Organized, September 4, 1903.

Number of members reported, 8.

Officers: President, John Connars, Bellows Falls, Vt.; secretary, S. E. Peck, Bellows Falls, Vt.

Meetings: First Sunday, Paper Makers' Hall.

### WHITEFIELD.

United Garment Workers of America, Local Union No. 179.

Organized, March 5, 1902.

Number of members reported, 28.

Officers: President, Elizabeth Hardy; secretary, Avis Darby.

Meetings: Last Monday, Foresters' Hall.

### ORGANIZATIONS OF RAILROAD EMPLOYEES.

Order of Railway Clerks, Portsmouth Lodge, No. 7, Portsmouth.

Organized, January, 1906.

Number of members reported, 21.

Officers: President, J. H. Keeland, Portsmouth; secretary, H. L. Butler, South Berwick, Me.

Meetings: Subject to call of president.

Brotherhood of Railway Clerks, Beacon Lodge, No. 37, Nashua.

Organized, January 8, 1909.

Number of members reported, 35.

Officers: President, J. J. Vigneault; secretary, John J. Farrell.

Meetings: Fourth Saturday evening, O. U. A. M. Hall.

Order of Railway Clerks, Lodge No. 8, Manchester.

Organized, February 24, 1906.

Number of members reported, 10.

Officers: President, A. E. Blanchard, 357 Manchester street; secretary, M. H. Simpkins, 86 Prospect street.

Meetings: First Monday, Loyal Hall.

Order of Railway Conductors, Division 417, Woodsville.

Organized, November 26, 1902.

Number of members reported, 41.

Officers: Chief Conductor, O. A. Lang, Woodsville; secretary, George G. Shute, Woodsville.

Meetings: First and third Sundays, 10 A. M., Davison's Hall.

Order of Railway Conductors, Concord Division, No. 335, Concord.

Organized, September 11, 1892.

Number of members reported, 47.

Officers: Chief Conductor, L. L. Heath, 6 Morton street; secretary, A. E. Bean, 20 Rumford street.

Meetings: Third Sunday, 11.30 A. M., Grand Army Hall.

Brotherhood of Locomotive Engineers, Nashua Division, No. 483, Nashua.

Organized, October 21, 1891.

Number of members reported, 56.

Officers: Chief Engineer, W. F. Crosby, 12 Shattuck street, Nashua; secretary, Clarence E. Curtice, 12 Shattuck street, Nashua.

Meetings: First and third Sundays, 4 P. M., Mechanics Hall.

Brotherhood of Locomotive Engineers, Tahanto Sub-Division, No. 335, Concord.

Organized, April, 1887.

Number of members reported, 130.

Officers: Chief Engineer, T. H. Riley; secretary, F. L. Carr.

Meetings: First and third Sundays, 4 P. M.

Brotherhood of Locomotive Engineers, Mt. Lafayette Lodge, No. 572, Woodsville.

Organized, March 15, 1901.

Number of members reported, 58.

Officers: Grand Chief Engineer, W. S. Stone; first assistant engineer, F. H. Colby.

Meetings: First and third Sundays.

Brotherhood of Locomotive Firemen and Enginemen, Mt. Washington Lodge, No. 461, Woodsville.

Organized, June 6, 1897.

Number of members reported, 78.

Officers: Master, W. O. Hunt; secretary, F. W. Rowe.

Meetings: First and third Sundays, K. of P. Hall.

Brotherhood of Locomotive Firemen and Enginemen, Mt. Monadnock Lodge, No. 513, Nashua.

Organized, January 14, 1904.

Number of members reported, 56.

Officers: Master, F. A. Hobart, 16 Hobbs avenue; secretary, W. F. Daniels, 7½ Harvard street.

Meetings: Second and fourth Sundays, Mechanics Hall.

International Union Interior Freight Handlers and Railway Clerks, Keene.

Organized, May, 1905.

Number of members reported, 45.

Officers: President, A. A. Bartholomew, 45 Roxbury street; secretary, C. C. Cook, 6 Spring street.

Meetings: Last Sunday of each month, Union Hall.



Brotherhood of Railway Freight Handlers, Division No. 139, Portsmouth.

Organized, January, 1909.

Number of members reported, 34.

Officers: President, Thomas McDonald, 43 Vaughan street; secretary, F. W. de Rachemont, 12 Dennett street.

Meetings: Third Sunday, Naval League Hall.

International Brotherhood of Maintenance-of-Way Employees, Lake City Lodge, No. 18, Laconia.

Organized, April 8, 1904.

Number of members reported, 114.

Officers: President, A. F. Morse, Plymouth; secretary, E. F. Hurley, Lakeport.

Meetings: Fourth Saturday, St. Jean Baptiste Hall.

International Brotherhood of Maintenance-of-Way Employees, Lodge No. 50, Lancaster.

Organized, January 21, 1899.

Number of members reported, 45.

Officers: President, I. B. Simonds, Bethlehem; secretary, W. J. Wright, Whitefield.

Meetings: Fourth Sunday.

International Brotherhood of Maintenance-of-Way Employees, Nashua Lodge, No. 76, Nashua.

Organized, July 27, 1901.

Number of members reported, 165.

Officers: President, B. C. Munson, East Pepperell, Mass.; secretary, Daniel Sweeney, Milford, N. H.

Meetings: Third Sunday, 10 A. M., O'Donnell Memorial Hall.

International Brotherhood of Maintenance-of-Way Employees, Lodge No. 78, Concord.

Organized, 1899.

Number of members reported, 126.

Officers: President, F. G. French; secretary, George B. Jenness.

Meetings: Capitol Hall.

International Brotherhood of Maintenance-of-Way Employees, Rockingham Lodge, No. 224, Portsmouth.

Organized, March 9, 1903.

Officers: President, Manville E. Knox, Greenland Depot; secretary, A. H. Foss, Portsmouth.

Meetings: Fourth Sunday, Navy League Hall.

International Brotherhood of Maintenance-of-Way Employees, Lodge No. 271, Rochester.

Organized August 25, 1902.

Number of members reported, 91.

Officers: President, William Foss, 13 Allen street; secretary, John Hannon, 23 Hancock street.

Meetings: Third Wednesday, Foresters' Hall.

International Brotherhood of Maintenance-of-Way Employees, Lodge No. 402, Keene.

Organized, November 8, 1906.

Number of members reported, 97.

Officers: President, B. A. Nelson, Box 372; secretary, G. L. Currier, Box 298.

Meetings: First Sunday, 12.30 P. M., K. of P. Hall.

Brotherhood of Railway Station Employees, Division No. 4, Manchester.

Organized, July 13, 1908.

Number of members reported, 42.

Officers: President, Thomas F. Mooney, 247 East Spruce street; secretary, Florence J. Barrett, 146 Cedar street.

Meetings: Second Sunday, Battery building.

Brotherhood of Railway Station Employees, Division No. 5, Concord.

Organized, August 30, 1908.

Number of members reported, 18.

Officers: President, M. F. Beland, 92 South Main street; secretary, Peter Daley, 23 Concord street.

Meetings: Third Sunday, Capitol Hall.

Brotherhood of Railway Station Employees, Dover.

Organized, March 8, 1908.

Number of members reported, 54.

Officers: President, William H. Millen, 49 Second street; secretary, Charles A. Abbott.

Meetings: Second Sunday, 1.30 P. M., Malta Hall.

Brotherhood of Railway Station Employees, Nashua.

Organized, June 12, 1907.

Number of members reported, 75.

Officers: President, A. Somerville; secretary, J. J. McCaughey, 6 Howard street.

Meetings: Barker's Hall.

Switchmen's Union of North America, Second City Lodge, No. 140, Nashua.

Organized, February 12, 1909.

Number of members reported, 45.

Officers: President, John Brennon; secretary, W. B. Trombley, Yard Office, Boston & Maine Railroad.

Meetings: Second and fourth Sundays, Barker's Hall.

Brotherhood of Railway Trainmen, Concord Lodge, No. 537, Concord.

Organized, January 14, 1894.

Number of members reported, 157.

Officers: President, A. B. Heminger, 58 South street; secretary, G. F. Jones, 3 North Spring street.

Meetings: Second and fourth Sundays, K. of P. Hall.

Brotherhood of Railway Trainmen, Granite State Lodge, No. 235, Manchester.

Organized, June 6, 1896.

Number of members reported, 92.

Officers: President, E. Fellows, 104 Willow street; secretary, F. D. Hardy, 34 Elm avenue.

Meetings: First and third Sundays, 2 P. M., Ridgely Hall.

Brotherhood of Railway Trainmen, Merrimack Lodge, No. 266, Nashua.

Organized, September 4, 1888.

Number of members reported, 149.

Officers: President, George H. Skeels, 13 Gillis street; secretary, A. P. Lylorster, 2 Morgan street.

Meetings: First and third Sundays, 9.30 A. M., K. of P. Hall.

Brotherhood of Railway Trainmen, White Mountain Lodge, No. 301, Woodsville.

Organized, March 1, 1897.

Number of members reported, 131.

Officers: President, H. D. Dean, R. F. D., No. 2; secretary, F. Gallant, Box 185.

Meetings: Second and fourth Sundays, 1.30 P. M., K. of P. Hall.

# DIRECTORY OF MANUFACTURING ESTABLISHMENTS ARRANGED BY INDUSTRIES.

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## AGRICULTURAL IMPLEMENTS.

Alexander & Perkins, Sunapee, hay rakes.  
Bartlett, L. D. & Son, Tamworth, hand hay rakes.  
Flanders, Carl C., Lebanon, rakes and snow shovels.  
Granite State Mowing Machine Company, The, Hinsdale, field  
and lawn mowers.  
Hussey & Osborne, Gilmanton Iron Works, plows.  
Kidder, E. P., East Alstead, rakes.  
Lufkin, C. M., Alstead, plows.  
Prescott, F. R., Meredith, wheelbarrows.  
Sibley Scythe Company, North Newport, scythes.  
Sleeper, B. R., Sunapee, rakes.

## BAKERIES.

Barry, E. R., Manchester.  
Bean, Frank E., Penacook.  
Beaudry, A., Claremont.  
Bergeron, J. G., Somersworth.  
Bergeron, S., Rochester.  
Bergeron, William A., Newmarket.  
Berghaltz, G., Manchester.  
Berry, Arthur W., Portsmouth.  
Bilodeau, E. H., Littleton.  
Boisvert, Eli, Suncook.  
Boisvert, Daniel, Concord.  
Bruno, Frank, New Ipswich.  
Buchanan, S. G., Lebanon.  
Burpee, R. D., Exeter.

Button, John R., Exeter.  
Carrier, E., Dover.  
Chase, Wm. R., Raymond.  
Clifford, H. H., Dover.  
Conner, Charles, Berlin.  
County & Dahlberg, Manchester.  
Cram, C. H., Meredith.  
Davis, C. A., Rochester.  
Doherty, James J., Wilton.  
Egan, Thomas F., Manchester.  
Finley, W. W., Dover.  
Fletcher, C. B., Hillsborough.  
Freeman, Arthur E., Portsmouth.  
Garland, C. S., Rochester.  
Gaudette, Jaron & Levesque Company, Nashua.  
Gray, James, Newton.  
Gurnsey Bros. & Co., Keene.  
Hamel, Ulderie, Hooksett.  
Hammond, Mary, Manchester.  
Healy, J. A., Nashua.  
Henderson, J. W., Nashua.  
Hobby, L. H., Dover.  
Hoisington, E. C., Claremont.  
Howe, D. B., Peterborough.  
Hunt, S. G., Whitefield.  
LaFlamme, Samuel J., Manchester.  
Landry, William, Berlin Mills.  
Langval & Normand, Manchester.  
Lavigne, E. H., Nashua.  
Lefebore, Narcisse, Laconia.  
Marshall, L. L., Wolfeboro.  
Merkel, Otto C., Manchester.  
Miller, Kenneth, Laconia.  
Myers, A. J., Nashua.  
Normand Brothers, Manchester.  
Norris, J. C. & Co., Concord.  
Pahls, J. B. & Co., Portsmouth.

Palmer, George E., Manchester.  
Putney, W. E., Bristol.  
Ramsdell, Samuel, Dover.  
Rausch, Adam, Manchester.  
Reich, Baldwin A., Portsmouth.  
Rousseau, E., Berlin.  
Russell, George F., Farmington.  
Smith, Alvin, Antrim.  
Smith & Denison, Claremont.  
Sherwood, C. I., Portsmouth.  
Simonds, G. G., Manchester.  
Slosberg Bros., Manchester.  
Stearns, Miss Isabel, Concord.  
Stearns, Herbert D., Derry.  
Steinfeld, Carl H., Somersworth.  
St. Onge, Wilfred, Nashua.  
Thibaudeau Baking Company, Manchester.  
Toussaint, Ed., Berlin.  
Townsend, C. W., Dover.  
Wagner, W. A., Manchester.  
Walker, A. P., Manchester.  
Weber, Walter, Greenville.  
Wiggin, J. H., Company, Manchester.  
Wright, G. C., Keene.

#### BLANKETS.

Cheshire Blanket Company, Marlborough.  
Miltonia Mills, Milton Mills.  
Richardson & Pease, Marlborough.  
Springfield, C. W. & Co., South Wolfeboro.  
Troy Blanket Mills, Troy.

#### BOBBINS.

Allen, The William F., Company, West Stewartstown.  
Brooks & Whitney, Franconia.  
Columbia Valley Bobbin Company, Columbia.  
Draper Company, North Newport.



Eaton, H. A., Littleton.  
Hambleton Bros., Goffstown.  
Hebbard, C. C., Shelburne.  
Nutter, Joshua, Bath.  
Ross, E. J., Landaff.  
U. S. Bobbin & Shuttle Company (James Baldwin Company Division), Manchester.  
Whitefield Manufacturing Company, Whitefield.

## BOOKBINDING.

Dartmouth Bookbindery, Hanover.  
Neal, George G., Dover.  
Rumford Press, Concord.  
Temple & Farrington Company, Manchester.

## BOOTS AND SHOES.

Adams Bros., Pittsfield.  
Aldrich, C. E. & Co., Farmington.  
Apthorp Shoe Works, Littleton.  
Bates, Charles S., Exeter.  
Bodwell Bros., Salem.  
Cate, Quimby Shoe Company, Northwood Narrows.  
Chase, Chamberlain & Co., Raymond.  
Cloutman, J. F. & Co., Farmington.  
Collins, C. M., South Danville.  
Collins, L. Waldo, Kingston.  
Crafts, G. P., Company, Manchester.  
Currier, Andrew, Newton.  
Emerson's Sons, W. A., Hampstead.  
Estabrook-Anderson Shoe Company, Nashua.  
Falconer & Feely, Raymond.  
Farmington Shoe Manufacturing Company, Farmington.  
Fox, Charles K., Wolfeboro.  
Gale Bros., Incorporated, Exeter.  
Gale Shoe Manufacturing Company, Portsmouth.  
Gardiner, Beardsell & Co., Nashua, counters, innersoles, heels, and leather.

Gibbs Shoe Company, O. W., Dover.  
Green, C. E. & Co., Manchester.  
Griffin, Willard H., Manchester.  
Houghton, Hebard & Warren, Somersworth.  
Hoyt, F. M., Shoe Company, Manchester.  
Hurd, J. H. & Son, Dover.  
Ireland-Grafton Company, Dover.  
Kimball Bros. Shoe Company, Manchester.  
Linscott-Tyler-Wilson Company, Rochester.  
Luddy & Currier, Dover.  
Maynard Shoe Company, Claremont, rubber soles and heels,  
leather and tennis shoes.  
McElwain, W. H., Company, Newport.  
McElwain, W. H., Company, Cohas Factory, Manchester.  
McElwain, W. H., Company, Derryfield Factory, Manchester.  
McElwain, W. H., Company, East Side Factory, Manchester.  
McElwain, W. H., Company, Heel Factory, Manchester, heels.  
Monadnock Shoe Company, Keene.  
Moody, V. H., Shoe Company, Derry.  
Mortimer, Dyer Company, Pittsfield.  
New England Counter Company, Nashua, counters.  
New Hampshire Heel Company, Manchester, heels.  
Nutter Heel Company, Farmington, heels.  
Peabody, George A., Jr., Dover, heels.  
Perkins, Hardy & Co., Derry.  
Peterborough Shank Company, Peterborough, shanks and  
leatherboard.  
Pittsfield Shoe Company, Pittsfield.  
Purington, Jacob W., Kingston.  
Reed, H. B. & Co., Manchester.  
Rowe & Tilton, East Candia.  
Russ, T. M., Company, Incorporated, Salem.  
Simons, George & Son, North Weare.  
Thayer, N. B. & Co., Incorporated, East Rochester.  
Thayer & Osborne Shoe Company, Farmington.  
Wallace, E. G. & E., Rochester.  
White River Shoe Company, Bristol.

Winslow Shoe Company, Epsom.  
Woodbury, F. P. & Co., Salem.

## BOTTLING.

Bellavance, J. A., Nashua, soda water and tonics and carbonated water.  
Berry, George A. & Co., Concord, root beer.  
Boynton, C. E., Portsmouth.  
Caswell, Andrew O., Portsmouth.  
Cilley, H. D., Laconia.  
Cocheco Bottling Works, Incorporated, Rochester, soda water and tonics.  
Collins, L. E., Woodsville, soda water.  
Conner, W. H., Newfields, sodas and malt liquors.  
Glancy, William F., Manchester, soda water.  
Labine, Joseph, Nashua.  
Lafayette Mineral Spring Company, Derry, carbonated beverages.  
Laughlin, Thomas, Portsmouth, mineral waters, malt liquors, and wines.  
Londonderry Lithia Spring Water Company, Nashua, mineral spring water.  
McGlynn, J. J., Nashua.  
Newfields Bottling Company, Newfields, ales, liquors, and tonics.  
Norton Bros., Seabrook.  
O'Grady, N. H., Nashua, soda water.  
Robinson Bros., Dover.  
Rochester Bottling Company, Dover.  
Sullivan, J. D., Nashua.

## PAPER BOXES.

Brown Box Manufacturing Company, Epping.  
Colbath & Co., S. E., Alton.  
Campbell, W. H., Nashua.  
Dalton & Co., Manchester.  
Fellows, R. H., West Brentwood.

Franklin Falls Box Company, Franklin.  
Mascoma Paper Box Company, Lebanon.  
Robinson, S. E., Antrim.  
Tapley, Irving W., Dover.  
Tetley, E. & Co., Laconia.  
Tilton Box Company, Manchester.  
Wilkins Brothers, Milford.

## WOODEN BOXES.

Annett Manufacturing Company, East Jaffrey.  
Atwood, Fred R., Henniker.  
Averill, H. L., Piermont.  
Bachelder-Worcester Company, Manchester.  
Bliss & Martin, Winchester.  
Brown Box Manufacturing Company, Epping.  
Canal Street Box Company, Hinsdale.  
Champlin, William H., Rochester.  
Colbath & Co., S. E., Alton.  
Eastern Wire Bound Box Company, Keene.  
Ela, Mason T., Warner.  
Fellows, R. H., West Brentwood.  
Fellows & Son, Manchester.  
Folsom, E. S., West Epping.  
Foss, D. & Son, Dover.  
Fowler, H. J., Box Company, Keene.  
Greenough & Co., Arthur, Derry.  
Hardy, H. F., Manchester.  
Hart, D. J., Marlborough.  
Howard, Thomas E., Derry.  
Leavitt, W. H., Enfield Center.  
Melendy, Charles F., Hudson.  
Meredith Shook & Lumber Company, Meredith.  
Monadnock Box & Toy Company, Marlborough, boxes and  
toys.  
Moore, F. W., Laconia.  
New England Box Company, The, Ashuelot.  
New England Box Company, The, Charlestown.

New England Box Company, The, Winchester.  
New England Cotton Yarn Company, Box Department,  
Rochester.  
New Hampshire Box Company, The, Ashuelot.  
Norwood, Charles M. & Son, Keene.  
Platts Box Company, Troy.  
Ramsdell, J. M., East Swanzey.  
Reed, J. Mason, Keene.  
Russell, R. W., Chesham.  
Seaver, E. W. & A. F., Chesham.  
Smith Box & Lumber Company, Manchester.  
Snow & Brindell Company, West Swanzey.  
Stratton, Charles L., Jaffrey.  
Studley Box & Lumber Company, The, Rochester.  
Thompson, S. J. & Son, Ossipee.  
Union Box & Lumber Company, Rindge.  
West Swanzey Box Company, West Swanzey.  
Whitcomb Manufacturing Company, West Swanzey.

## BRICK.

Boston Brick Company, Gonic.  
Chesley, D. & Co., Dover.  
Densmore Brick Company, Lebanon.  
Elliot Bros., Rochester.  
Eno, Peter, Exeter.  
Gage, Elbridge G., Dover Point.  
Gibson, D. R., Plymouth.  
Goodrich, W. S., Epping.  
Head, W. F. & Son, Hooksett.  
Holt, Samuel, Concord.  
Jenelle, J. E., Epping.  
Keene Brick Company, The, Keene.  
Keisel Fire Brick Company, Rochester.  
Lancaster Brick Company, Lancaster.  
Lang, Newton, Bath.  
Lanoix, Alphonse, Gonic.  
Lucas, Isaac L., Dover.

Manchester Pressed Stone Company, Manchester, brick, cement blocks, etc.

Manchester Real Estate & Manufacturing Company, Manchester.

Morang, C. H. & Son, Dover Point.

Parle, James & Co., Dover.

Proulx, Joseph B., Epping.

Roberts, Howard M., Dover.

Spiers Fish Brick Company, Rochester.

### BROOMS AND BRUSHES.

Browne, F. W., Farmington.

Hale, W. E., Rindge.

Manchester Broom Company, Manchester.

Osborn Manufacturing Company, The, New Durham.

Thompson, Horace, Concord.

### BUILDING AND CONTRACTING.

Anderson, S. & Son, Peterborough.

Bailey, Charles M., Rochester.

Beckwith, H. R., Claremont.

Berlin Mills Company, Berlin.

Blood Roofing Company, Manchester.

Brenton & Bernard, Manchester.

Brunelle, A., Manchester.

Bryant, E. M. & Co., Manchester.

Chagnon, A. & Son, Nashua.

Crowell, George H., Berlin.

Dame, J. W., Rochester.

Deane, J. L., Claremont.

Demers, Joseph C., Manchester.

Fellows, C. L. & Co., Concord.

Franks, A. L. & Co., Manchester.

Gay, A. E., Nashua.

Goodwin, J. Frank, Wolfeboro.

Gordon, G. A., Keene.

Grenier, Alphonse, Manchester.

Guay & Wallace, Laconia.  
Head & Dowst Company, The, Manchester.  
Hodgdon, W. A., Portsmouth.  
Hutchinson Building Company, Concord.  
Ireland, W. W., Portsmouth.  
Jackman, C. B. & Son, Nashua.  
Johnson, Oscar P., Nashua.  
Kiernan, Willis F., Portsmouth.  
La Bretton, John, Berlin.  
Laflamme, F. X., Manchester.  
Lee Bros. Company, Concord.  
Leighton, Frank D., Manchester.  
Leighton, James P., Center Harbor.  
Lindgren, H. B., Concord.  
Littleton Hardware Company, The, Littleton.  
Lodge, E. L., Manchester.  
Lodge, J. B., Manchester.  
March, Willard, Rochester.  
Martin, C. A., Derry.  
McKenney & Littlefield, Portsmouth.  
McNabb, E. N. & Co., Portsmouth.  
Mendell, The J. H., Company, Manchester.  
Milton, G. L. & Co., Concord.  
Moore, L. F., Lancaster.  
Morgan, S. D., Lisbon.  
Muzzey, O. T., Lakeport.  
Myott & Crane, Littleton.  
Nashua Building Company, Nashua.  
Orr & Rolfe, Concord.  
Osgood Construction Company, Nashua.  
Piper, Harry A., Manchester.  
Proctor, G. H., Derry.  
Provost, F. T. & Co., Manchester.  
Richardson & Nutting, Littleton.  
Rowell & Plummer, Concord.  
Sargent, W. H., Concord.  
Schmidt, Reinhart, Manchester.



Seaward, J. F., Manchester.  
Stewart & Snodgrass, Berlin.  
Stoughton Company, The, Whitefield.  
Swain, C. H. & Co., Concord.  
Tilton, F. O., Exeter.  
Twombly, Nathaniel & Son, Dover.  
Virgin & Forrest, Concord.  
White, C. M., Keene.  
White, R. P., Littleton.

## CARRIAGES.

Abbott-Downing Company, Concord.  
Batchelder, Fred H., Acworth.  
Bemis, G. W., Charlestown.  
Bowles, W. C., Whitefield.  
Burnap, Arthur W., West Brentwood.  
Carter, George F., Kingston.  
City Carriage Company, Nashua.  
Corey, C. H., Franconia.  
Cummings Bros., Hudson.  
Dodge, The S. P., Company, Manchester.  
Dover Carriage Company, Dover.  
Eastman, Chandler Company, Concord.  
Elliott, G. A., Lebanon.  
Farley, Charles P., Bedford.  
Furbish, Charles F., Dover.  
Greenough, W. O., Lebanon.  
Hanson, C. S. Strafford.  
Harris, C. F. & Co., Littleton.  
Hayford, Edward & Son, Newton.  
Hillman, R. B. & Son, Pelham.  
Holt Bros. Manufacturing Company, Concord.  
Jones, R. C., Keene.  
Leach, M. S., Hinsdale.  
Lear, George B. & Co., Newport.  
Maloon, E. H., Meredith.  
Marshall, Herbert W., Kingston.

Marston, F. A., North Hampton.  
McCrillis, J. B. & Son, Manchester.  
Perkins, B. F., Farmington.  
Prescott, E. A., Kingston.  
Redington, O. P. & C. W., Warner.  
Rowe's Sons, Robert, Brentwood.  
Sanborn Carriage Company, Manchester.  
Snow, W. N., Company, Eaton.  
Van Nest, S. W., Lancaster.

## CASTINGS.

Badger, F. L., East Concord.  
Beaupre Bros., Franklin.  
Belknap Iron & Brass Foundry, Laconia.  
Berlin Foundry & Machine Company, Berlin.  
Cole Manufacturing Company, Lakeport.  
Cole, S. & Son, Lebanon.  
Concord Axle Company, Penacook.  
Concord Foundry & Machine Company, Concord.  
Cross, E. M., Berlin.  
Eagle Iron Foundry, Hinsdale.  
Exeter Brass Works, Exeter.  
Ford, William P. & Co., Concord.  
Ford & Kimball, Concord.  
Grant, Walter B., Newfields.  
Hamlin Brass Company, E. F., Union.  
Highton, William & Sons, Nashua.  
Humphrey Machine Company, Keene.  
Kendall, W. A., Laconia.  
Portsmouth Forge, The, Portsmouth.  
Rochester Foundry & Machine Company, Rochester.  
Somersworth Foundry Company, Salmon Falls. •

## CHEESE.

Kidderville Creamery Company, Colebrook.  
Perry Stream Cheese Factory, Pittsburg.  
Valley Brook Cheese Factory, Pittsburg.  
Young, Mrs. Nellie, Clarksville.

## CIGARS.

Bailey, Francis C., Claremont.  
Berlin Cigar Company, Berlin.  
Bowers, H. P., Concord.  
Clancey, Mrs. H. P., Concord.  
Connor, W. G., Manchester.  
Dowd, T. J., Nashua.  
Dowling & Driscoll, Manchester.  
Emerson, E. W. & Son, Laconia.  
Foley, T. J. & Co., Manchester.  
Fouquitt, George, Nashua.  
Gingras, George J., Manchester.  
Hubbard Cigar Company, Manchester.  
Hubbard, John S., Concord.  
Hurd, Charles N., Somersworth.  
Keeley, W. E., Nashua.  
Kennedy, James B., Claremont.  
Lepointe, Thomas N., Franklin.  
Lewis, Louis, Derry.  
Robinson, M. O. & Co., Manchester.  
Schwotzer, Max, Manchester.  
Sheridan Cigar Company, Manchester.  
Sterns & Sharpe, Nashua.  
St. Pierre, Napoleon, Nashua.  
Sullivan, R. G., Manchester.  
Truell, M. L., Nashua.  
Wardner, S. & Co., Concord.

## CLOTHING.

Barney Brothers, Canaan, overalls, shirts, etc.  
Brattleboro Overall Company, Keene, overalls, coats, and trousers.  
Canterbury Shakers, Hart & Shepard, Trustees, Canterbury, knit goods.  
Carter & Churchill Company, Lebanon, overalls, coats, shirts, etc.

Carter, H. W. & Sons, Lebanon, overalls, coats, etc.  
Clement, C. S. & Co., Nashua.  
Donahue Manufacturing Company, The T. W., Manchester,  
ladies' skirts.  
Gane Shirt Company, The G. A., Keene, shirts.  
Globe Manufacturing Company, Pittsfield, waterproof coats,  
duck suits, etc.  
Granite Overall Company, Nashua, overalls, pants, and shirts.  
Ideal Manufacturing Company, Tilton, shirtwaist suits and  
wrappers.  
Manchester Garment Manufacturing Company, Manchester,  
petticoats.  
Sheridan, Hugh, Ashuelot, overcoatings, suitings, and cloak-  
ings.  
Snow & Baker Company, The, Whitefield, overalls.  
Tim & Co., Concord, shirts.

## CONFECTIONERY.

Boston, O. J., Manchester.  
Melvin, M. G., Manchester.  
Page, H. R., Nashua.  
Phillips, I. H., Nashua.

## COOPERAGE.

Fessenden & Lowell, Incorporated, Reed's Ferry.  
Proctor Bros. & Co., Nashua.  
Spaulding & Frost Company, Fremont.  
Spofford Manufacturing Company, Spofford.

## COTTON YARN.

Boscawen Mills, Penacook.  
New Hampshire Spinning Mills, The, Penacook.  
Union Manufacturing Company, Peterborough.  
Wonalancet Company, Nashua.

## COTTON CLOTH.

Amoskeag Manufacturing Company, Manchester, cotton and worsted.

Ashuelot Warp Company, Ashuelot.

Coheco Manufacturing Company, Dover.

Columbian Manufacturing Company, Greenville.

Dundee Mills, Hooksett, linen cloth.

Exeter Manufacturing Company, Exeter, sheetings and shirtings.

Great Falls Manufacturing Company, Somersworth.

Jackson Company, The, Nashua, sheetings, twills, flannels, etc.

Jaffrey Mills, East Jaffrey, denims.

Middlesex Linen Company, Milford, towels and dress goods.

Monadnock Mills, Claremont.

Nashua Manufacturing Company, Nashua, cotton flannels, domitts, etc.

Newmarket Manufacturing Company, Newmarket, cotton and silk goods.

Pittsfield Mills, Pittsfield, sheetings.

Salmon Falls Manufacturing Company, Rollinsford.

Stark Mills, Manchester.

Suncook Mills, Suncook.

## CREAMERIES.

Bakers River Creamery Company, Rumney.

Bath Creamery, Bath.

Contoocook Valley Creamery Company, Henniker.

Cornish Creamery Company, Cornish.

East Haverhill Creamery Company, East Haverhill.

Gilmanton Creamery Co., Gilmanton.

Hillside Creamery, Cornish.

Hillside Creamery, Etna.

Hood, H. P. & Sons, West Derry.

Lyme Creamery Company, Lyme.

Lyndonville Creamery Association, Piermont, Franconia,  
Hanover, Haverhill, Lisbon.  
Mascoma Valley Creamery Company, Lebanon.  
Mohawk Dairy Company, Colebrook, West Stewartstown,  
Contoocook.  
New Hampshire College Creamery, Durham.  
North Haverhill Creamery Company, North Haverhill.  
North Stratford Creamery, North Stratford.  
Patrons Creamery Company, East Haverhill.  
Patrons Co-operative Creamery Company, Piermont.  
Peterborough Creamery Company, Peterborough.  
Plymouth Creamery, Plymouth.  
Prescott, W. E., Manchester.  
Putnam, George M., Contoocook.  
Riverside Creamery, Tilton.  
Sanborn Creamery, Deerfield.  
Sunsét View Creamery, Colebrook.  
Warner Creamery, Warner.  
Wentworth Creamery Company, Wentworth.  
Whipple, J. N., Company, New Boston.  
White Mountain Creamery, Littleton.  
Winchester Creamery Company, Winchester.

## CUTLERY.

Coburn, F. W., Jr., Farmington.  
Coburn, F. W., New Durham.  
Flagg, J. G. & Son, Dover.  
Goodell Company, Antrim.  
Hayes Brothers, New Durham.  
Kimball, The J. C., Company, Bennington.

## DOORS, SASH, AND BLINDS.

Derryfield Company, Manchester.  
Fish, Albert E. & Co., Keene.  
Gregg & Son, Nashua.  
Kendall, Hadley & Co., Goffstown.  
Keene Screen & Ladder Company, Keene.

Nims, Whitney & Co., Keene.  
Rand, Gilman P., Epsom.  
Rolfe, C. W. & A. W., Penacook.

## ELECTRICITY AND GAS.

Abbott, P. J. & Co., Wilton, gas.  
Allen, The William F., Company, West Stewartstown, electricity.  
Alton Electric Light & Power Company, Alton, electricity.  
Ashland Electric Light Company, Ashland, electricity.  
Belknap Electric Power Company, Laconia, electricity.  
Berlin Electric Light Company, Berlin, electricity.  
Bethlehem Electric Light Company, Bethlehem, electricity.  
Bristol Electric Light Company, Bristol, electricity.  
Campton Electric Light Company, Campton, electricity.  
Cascade Light & Power Company, Berlin, electricity.  
Claremont Gas Light Company, Claremont, gas.  
Claremont Power Company, Claremont, electricity.  
Cloutman Gas & Electric Company, Farmington, electricity and gas.  
Concord Electric Company, Concord, electricity.  
Concord Light and Power Company, Concord, gas.  
Contoocook Electric Light Company, Contoocook, electricity.  
Derry Electric Light Company, Derry.  
Exeter Gas Light Company, Exeter, gas.  
Franklin Light & Power Company, The, Franklin, electricity and gas.  
Goodrich Falls Electric Company, Bartlett, electricity.  
Great Falls Gas Light Company, Somersworth, gas.  
Groveton Electric Light Company, Groveton, electricity.  
Hillsborough Electric Light & Power Company, Hillsborough, electricity.  
Jones & Linscott Electric Company, Lancaster, electricity.  
Keene Gas and Electric Company, Keene, electricity and gas.  
Laconia Electric Lighting Company, Laconia, electricity.



- Lancaster and Jefferson Electric Company, Lancaster, electricity.
- Lebanon Electric Light & Power Company, Lebanon, electricity.
- Lisbon Light and Power Company, The, Lisbon, electricity.
- Manchester Traction, Light & Power Company, Manchester, electricity.
- Mascoma Electric Light & Gas Company, West Lebanon, electricity.
- Marlborough Electric Light, Heat & Power Company, Marlborough, electricity.
- Meredith Electric Light Company, Meredith, electricity.
- Milford Light & Power Company, Milford, electricity.
- Nashua Light, Heat & Power Company, Nashua, electricity and gas.
- Newmarket Electric Light, Heat & Power Company, Newmarket, electricity.
- Newport Electric Light Company, Newport, electricity.
- Penacook Electric Light Company, Penacook, electricity.
- People's Gas Light Company, The, Manchester, gas.
- Peterborough Electric Light, Power & Heat Company, Peterborough, electricity.
- Pittsfield Gas Company, Pittsfield, gas.
- Plymouth Electric Light Company, Plymouth, electricity.
- Portsmouth Gas Company, Portsmouth, gas, tar, and coke.
- Raymond Electric Light Company, Raymond, electricity.
- Rockingham County Light & Power Company, Portsmouth, electricity.
- Salem Electric Light Company, Salem, electricity.
- Tilton Electric Company, Tilton, electricity.
- Twin State Gas & Electric Company, The, Dover, electricity and gas.
- Whitefield Electric Light Company, Whitefield, electricity.
- Winchester Gas Light Company, Winchester, gas.
- Winnepesaukee Gas & Electric Company, Laconia, gas.
- Wolfeboro Electric Light Company, Wolfeboro.
- Woodsville Aqueduct Company, Woodsville, water supply and electric lighting.

## EXCELSIOR.

Bartlett Bros., Warner.  
Berry, O. P. & Co., Wolfeboro Falls.  
Campton Excelsior Mills, Campton Village.  
Farnham, J. Frank, Wakefield.  
Hutchins, Frank, Wolfeboro Falls.  
Lord, W. M., Company, Union.  
Nesmith Excelsior Plant, C. S., Merrimack.  
Pemigewasset Electric Company, Franklin.  
Tompson Excelsior Manufactory, C. V., Lebanon.

## FOOD PREPARATIONS.

Adams, C. W., Warner, gristmill.  
Adams, J. Q., Peterborough, cider mill.  
Annis Grain & Lumber Company, Londonderry, gristmill.  
Appledoorn Farm, Merrimack, cider, sauce, jelly, and syrup.  
Atwood, J. M. & Son, Pelham, gristmill.  
Baldwin, F. W., West Stewartstown, gristmill.  
Bath Gristmill Company, Bath, gristmill.  
Berlin Mills Company, Berlin, gristmill.  
Blanchard, E. J., Farmington, gristmill.  
Blow-me-down Mill, Cornish, gristmill.  
Brown, Arthur S., Manchester, gristmill.  
Brown, F. P., Whitefield, gristmill.  
Brown, James, Littleton, gristmill.  
Burbank, J. S., Hooksett, tomato ketchup and pickles.  
Burnham, C. J., Henniker, gristmill.  
Churchill, H. C., Conway, gristmill.  
Clough, N. P. & Co., Wilmot, gristmill.  
Cole, B. R. & F. A., Keene, gristmill.  
Cram, William G., Lakeport, gristmill.  
Dennison, W. G., Hillsborough, gristmill.  
Drew, George W., Wakefield, gristmill.  
Dearborn, John R., Belmont, gristmill.  
Eastman Company, The, Conway, canned corn and succotash.  
Edson & Kinne, Littleton, gristmill.

Fletcher, S. S., Bridgewater, horseradish.  
Fowler Bros., Suncook, gristmill.  
Gates & Moore, Lisbon, gristmill.  
Goebel & Sons, John, Berlin, gristmill.  
Gordon, F. S., Enfield Center, gristmill.  
Gordon, Robert M., Goffstown, gristmill.  
Granite State Mills, Monroe, gristmill.  
Granville, Frank E., Wolfeboro, gristmill.  
Griffiths Bros., Durham, cider and vinegar.  
Gowen, George E., Stratham, evaporated apples.  
Haines, H. R., Newmarket, gristmill.  
Haley, G. B., Barrington, gristmill.  
Hardy, L. B., Derry, gristmill.  
Hatton, P. R., Lebanon, gristmill.  
Hill, A. H., Lebanon, gristmill.  
Hopkins, E. C. & W. L., Greenfield, gristmill.  
Jackson, Andrew, Stark, gristmill.  
Jenkins, W. M. & Co., Exeter, gristmill.  
Johnson, A. R. & Son, Andover, gristmill.  
Johnson & Son, Franklin, gristmill.  
Kendall & Wilkens, Milford, gristmill.  
Kimball, C. F. & Son, Salem, gristmill.  
Kimball, W. K., Rochester, gristmill.  
Knowles, Henry S., Epsom, gristmill.  
Leddy & Co., John, Epping, gristmill.  
Lyne Gristmill, Lyne, gristmill.  
McLane, Reed W., New Boston, gristmill.  
Merrill & Son, C. N., Bristol, gristmill.  
Merrill, Oliver, Londonderry, cider mill.  
Messenger, H. E., West Lebanon, gristmill.  
Morrill, J. H., Ashland, gristmill.  
Morrill, J. S., Laconia, gristmill.  
Morrison, H. Eugene, Piermont, gristmill.  
Moulton, A. G., Lisbon, gristmill.  
Nashua Grain Elevator, Nashua, gristmill.  
Newell, C. J., Alstead, gristmill.  
Newport Gristmill, Newport, gristmill.

Parker Bros., East Weare, gristmill.  
Patterson, Williamson, Plymouth, gristmill.  
Richardson's Gristmill, Littleton, gristmill.  
Rumney Gristmill, Rumney, gristmill.  
Saco Valley Canning Company, Epping, canned corn.  
Savard, Elzear & Co., Manchester, sausage.  
Sawyer, Eugene E., Atkinson, canned fruits.  
Schonland, W. F., Manchester, sausage.  
Schoninger, Oscar, Manchester, sausage.  
Shaw, John & Son, Salisbury, gristmill.  
Smith, Frank & Co., Lancaster, gristmill.  
Somersworth Grain Company, Somersworth, gristmill.  
Spaulding, Fred B., Lancaster, gristmill.  
Stratton & Co., Concord, flour.  
Sugar River Gristmill, Claremont, flour and feed.  
Swift's Mills, North Charlestown, gristmill.  
Tilton Gristmill, Tilton, gristmill.  
Walbridge & Taylor's Grain Mill, Peterborough, gristmill.  
Warren, A. J., Lyme, gristmill.  
Whiting, D. & Sons, Claremont, gristmill.  
Whiting, D. & Sons, Wilton, gristmill.  
York, E. J., Dover, gristmill.

### FURNITURE.

Abbott, John G., Estate, Antrim.  
Burdett Chair Manufacturing Company, Keene, porch chairs  
and swings.  
Carey, F. L., Keene, rattan and splint seat chairs.  
Carr, John B., Manchester.  
Colony, L. J., Munsonville (office at Keene), porch chairs.  
Craig, R. F., Marlow, chair stock.  
Damon, Walter S., State Line, chair stock, etc.  
Dunn & Salisbury, Keene, chairs.  
Fletcher Furniture Company, The, Nashua, tables, etc.  
French & Heald Company, Milford.  
Goodnow, L. H., East Sullivan, chair stock.  
Granite State Manufacturing Company, Concord, chairs.

Howard & Co., Nashua.  
Jones, David R., Merrimack, tables.  
Maine Manufacturing Company, Nashua, refrigerators.  
McLane Manufacturing Company, Milford, postoffice outfits.  
Nashua Novelty Works, Nashua, opera chairs.  
Richards, A. W. & Co., East Rochester, chairs.  
Russell, C. L. & Sons, Keene, chairs and settees.  
Sprague & Carleton, Keene, porch chairs and settees.  
Symonds Table Company, J. E., Penacook, tables.  
Walker, A. F., New Ipswich, chair stock.  
Wetherbee, H. L., West Rindge, chair stock.  
Winn Brothers, Harrisville.

## GLOVES.

Calley & Co., F. C., Plymouth.  
Fletcher, J. G., Plymouth, gloves and mittens.  
Hitchcock & Curtiss Knitting Company, The, Nashua, wool gloves.  
Lenox Manufacturing Company, Keene, canvas gloves.  
Saranac Glove Company, Littleton, buck gloves and mittens.

## GRANITE.

Bailey's Granite Works, Allenstown.  
Bishop, John B., Milford.  
Blodgett, W. E. & Co., Fitzwilliam.  
Boucher, E., Concord.  
Carlton, I. H., Milford.  
Cheshire Stone Concern, Fitzwilliam Depot.  
Clark, F. R., Concord.  
Columbia Granite Company, Milford.  
Comolli & Trenteni Granite Company, Milford.  
Concord Granite Company, Concord.  
Cummings Bros., Concord.  
Cummings, Charles E., Nashua.  
Daniels Granite Company, The, Milford.  
Duffy, M. J., Concord.

Dunstane, Thomas H., Concord.  
Emerson & Co., Lancaster.  
Felli & Co., P. C., Milford.  
Fox, Thomas, Concord.  
Fuller, T. D., Nashua.  
Gonyou, C., Keene.  
Grant Granite Company, Charles H., Hinsdale.  
Hawkes, E. M., Rochester.  
Henneberry & Halligan, Concord.  
Keniston & Son, G. D., Rumney.  
Kittredge Quarries, Milford.  
Lamprey, Hawkins & Mason, Laconia.  
Langley & Scampine, Concord.  
Lapierre & Co., A. A., Concord.  
Lawson & Co., A., Concord.  
Lovejoy Granite Company, Milford.  
Maine & New Hampshire Granite Corporation, Redstone.  
McGuire, M. J., Concord.  
McAlpine, A. G., Concord.  
Messer, Richard, Claremont.  
Milford Quarry & Construction Company, Milford.  
Minutte Bros., Concord.  
Mulvanity, Thomas, Nashua.  
Nashua Granite Company, Nashua.  
New England Granite Company, The, Concord.  
New Hampshire Granite Company, Concord.  
New Westerly Granite Company, Milford.  
Nordstrom, Johnson & Co., Concord.  
Palmer & Garmon, Manchester.  
Perry & Co., W. H., Concord.  
Perry White Granite Company, Fitzwilliam (P. O., Keene).  
Phillips & Sanders, Concord.  
Racine, Oliver, Concord.  
Reed, John M., Keene.  
Rosazza, D. B. & Sons, Fitzwilliam Depot.  
Smalley, Fred C., Dover and Portsmouth.  
Smalley, Hobbs & Hunter, Rochester.

Stevens, R. P., Company, Manchester.  
Sullivan & McGovern, Manchester.  
Swenson, John, Concord.  
Thompson & McKinley, Fitzwilliam Depot.  
Thomson, J. R., Milford.  
Tonella & Sons, Milford.  
Troy White Granite Company, Troy.  
Union Marble & Granite Works, Wakefield.  
Webb Granite & Construction Company, Marlborough and  
Fitzwilliam.  
Wilson, A. F., Fitzwilliam.  
Young's Sons & Co., Milford.

## HOSIERY.

Ashland Knitting Company, Ashland.  
Belknap Stocking Company, Laconia.  
Busiel, The H. M., Hosiery Company, East Andover.  
Busiel, J. W. & Co., Laconia.  
Clow, William & Co., Incorporated, Laconia.  
Contoocook Mills Company, Hillsborough.  
Gilmanton Mills, Belmont.  
Manchester Stocking Company, Manchester.  
Morin, J. P. & Co., Laconia.  
Pitman Manufacturing Company, Laconia.  
Sulloway Mills, Franklin.  
Tilton, George H. & Son., Laconia and Tilton.  
Wood, H. H. & Co., Laconia.

## HOUSE FINISH.

Boulia, Gorrell Company, The, Lakeport.  
Farr & McDonald, Littleton.  
Glines & Stevens Bros., Franklin.  
Hodge, J., Manchester.  
Hubbard Sash & Blind Factory, Manchester.  
Moulton Novelty Manufacturing Company, William F., Man-  
chester.  
Rossiter, R. G., Claremont.



Smart, C. H., Ossipee.  
Sugden Bros., Portsmouth.  
Spencer Bros., Lebanon.  
Thayer & Collins, Keene.  
Wells, D. L. & A., Bristol.

#### LADIES' DRESS GOODS.

Cheshire Mills, Harrisville.  
Faulkner & Colony Manufacturing Company, Keene.  
Franklin Mills, Franklin.  
Granite State Mills, Guild.  
Great Falls Woolen Company, Somersworth.  
N. H. Artistic Web Company, Barnstead.

#### LADIES' UNDERWEAR.

Elliott Manufacturing Company, Manchester, knit underwear.  
Everett Knitting Works, Lebanon, knit underwear.  
Peerless Manufacturing Company, Newport, muslin underwear.

#### LEATHER.

Alexander, W. A., Freedom.  
Boyle, T. F. & Co., Milford.  
Manchester Wool & Leather Company, Manchester.  
Winchester Tannery Company, Winchester.

#### LEATHERBOARD.

Collins, G. Z. & Co., Ashland.  
Cushman-Rankin Company, The, Bath.  
Davis Paper Company, Centocook.  
East Tilton Pulp Company, Tilton.  
International Leather Company, The, Henniker.  
Lee Fibre Company, Lee.  
McElwain Company, W. H., Merrimack.  
Milton Leatherboard Company, Milton.

National Counter Manufacturing Company, Nashua.

Salmon River Mill, Milton.

Spaulding, J. & Sons Company, North Rochester and Milton.

### LEATHER GOODS.

Cummings, David P., Center Barnstead, morocco.

Page Belting Company, Concord, belting, strapping, valves, and heels.

Williams, I. B. & Sons, Dover, belting, shoe welting, strapping, etc.

### LIQUORS, MALT, ETC.

Eldredge Brewing Company, Portsmouth, malt liquors.

Jones, The Frank, Brewing Company, Lim., Portsmouth.

Jones, True W., Brewing Company, Manchester, malt liquors.

Portsmouth Brewing Company, Portsmouth, malt liquors.

Ward, William & Sons, Portsmouth, distilled liquors.

### LOCOMOTIVES, ETC.

American Locomotive Company, Manchester.

Barry, D. K., Newport.

Boston & Maine Car Shops, Concord, Nashua, and Keene.

Laconia Car Company Works, The, Laconia.

Maine Central Railroad Company, Lancaster.

### LUMBER.

Abbott, Frank E., Pittsfield.

Adams Mills, Moultonborough.

Alden, W. B., Lancaster.

Alder Brook Lumber Company, Bethlehem.

Aldrich, F. W., East Westmoreland.

Amadon, George F., West Chesterfield.

Ames, D. M., Rochester.

Amidon, Andrew, Richmond.

Amidon, Frank, Richmond.

Andrew, B. F. & Son, Littleton.

Angier, R. L., Fitzwilliam Depot.  
Annis Grain & Lumber Company, Londonderry.  
Avery, Jones & Roberts, Milton, portable mill.  
Bachelder-Floyd & Horn, Manchester.  
Bailey, Charles W., Hampstead.  
Bailey Lumber Company, Suncook.  
Baird & Co., Haverhill.  
Baker & Upton, Bow.  
Baldwin & Hinman, North Stratford.  
Bartlett, Walter S., Kingston.  
Batchelder, W. M., Hampton.  
Bean & Symonds, Rindge (P. O., East Jaffrey).  
Bear Camp Mill, South Tamworth.  
Bent, G. W. & Co., Moultonville.  
Benton, N. W. & Co., Danbury.  
Berlin Mills Company, Berlin.  
Berry, Jonathan F. & Son, Barrington.  
Bixby, W. A., Wolfeboro.  
Bixby & Sherburne, Wolfeboro.  
Blaisdell, D. H., South Lee, portable mill.  
Boutwell & Baker, Concord.  
Bowen, George G., Charlestown.  
Brackett, S. S., Greenland.  
Brown, B. Frank, Deerfield (R. F. D. No. 1, Raymond).  
Brown, F. M. & Co., Claremont.  
Brown & Pettengill, Deerfield.  
Brown & White, Deerfield.  
Bryant, George W., Alton.  
Burbank Bros., Webster.  
Burnham, George H., Epsom.  
Buss, George W., Acworth.  
Buzzell, Walter, Barrington.  
Cady, George L. & Son, Washington.  
Cameron, O. A., Campton.  
Campbell Bros., Goffstown.  
Carleton & Blood, Mont Vernon.  
Carpenter & Chase, Newmarket.

Carroll, E. H. & Son, Warner.  
Cavanaugh Bros., Manchester.  
Chadwick & Kidder, Franklin.  
Chamberlain, Jacob, Alton.  
Chase, Fred H., Penacook.  
Chase, W. G. & I. H., Plymouth.  
Chick, John F., Silver Lake.  
Chick & Hills, East Wakefield.  
Clark, Charles H., Francestown.  
Clark, Frank B., Dover.  
Clark, Fred A., Warner.  
Clark, George H. & Co., Meredith.  
Clark, M. C., Sanbornville.  
Clark, Walter E., Grafton.  
Clough, Louis A., Manchester.  
Clough, E. D. & Co., Concord.  
Clough, N. P. & Co., Lebanon.  
Clow, S. W. & Co., Wolfeboro.  
Clow, Henry A., Wolfeboro.  
Colburn Bros., Wolfeboro.  
Colburn, G. C., Exeter.  
Colby Bros., Danville.  
Colby, D. B. & Son, Gilford.  
Colcord, L. J., Exeter.  
Cole & Brown, Salem, portable mill.  
Colebrook Lumber Company, Colebrook.  
Colman, J. N. & Son, Pelham.  
Comings, A. L., Durham.  
Concord Lumber Company, Concord.  
Conrad, E. J., Lisbon.  
Converse Brothers, Amherst (R. F. D. No. 2, Reed's Ferry).  
Conway Company, The, Conway.  
Cook, Alfred & Sons, Plymouth.  
Cook's Lumber Company, Laconia.  
Corliss, Frank P., Meredith Center.  
Crowell, Henry H., Hopkinton (R. F. D. No. 2, Concord).  
Croydon Mills, Croydon.

Damon, Jonas, Estate, Rindge.  
Dart, Samuel W., Gilsum.  
Davis, F. A., Hinsdale.  
Davis & Rogers, Suncook.  
Dean Brothers, Danbury.  
Demeritt, John L., Effingham Falls.  
Dennis, D. H., Stratford.  
Diamond Match Company, The, Claremont (Athol, Mass.).  
Dickinson's Sons, Ansel, Winchester.  
Dickinson, C. H., Bristol.  
Dodge & Barnard, Goffstown.  
Dodge, F. A., Apthorp.  
Dodge, F. E., Contoocook.  
Dodge, John T., Laconia.  
Dow, G. W. S., Lempster, portable mill.  
Dow, John A., Deerfield, portable mill.  
Drake Brothers, Barnstead.  
Drake & Maloon, Effingham.  
Dubeau, Joseph, Londonderry.  
Valley Sawmill, Peterborough.  
Dustin, C. F., Contoocook.  
Dutton, Bert L., Thornton's Ferry, portable mill.  
Eastman, H. A., New London.  
Edgerley, S. F., Wolfeboro.  
Edwards, Albert F. B., Chester.  
Emery, Henry L., Franklin.  
Emery, Mason W., Elkins.  
Emery, R. S., Concord.  
Estabrook, A. E., Sharon, portable mill.  
Farley, F. B., Marlow.  
Farr, O. R., West Chesterfield.  
Faught, John H. & Co., Acworth.  
Felker Bros., Rochester.  
Fernald, F. H., Nottingham.  
Fernald, T. E., Nottingham.  
Fessenden, B. & A. D. Co., East Weare and Sandown.  
Fessenden, O. D., South Brookline.

Fifield & Bryant, Alton.  
Fisk, D. F., Contoocook.  
Flanders, E. H., Boscawen.  
Flanders, L. C., Lebanon.  
Flint, Samuel, Claremont.  
Fogg, George H., Hancock.  
Ford, I. N., Bristol, portable mill.  
Foss & Bennett, Northwood, portable mill.  
Fowler, George H., Kelleyville.  
Frazier, Joel, Troy.  
French, Wallace H. & Son, Marlow.  
Fuller & Pherson, Amherst.  
Grannis Mills, Claremont.  
Gee, George F., Marlow.  
George, Charles P., Bristol.  
Gile, E. J., Jackson.  
Gillingham, Moody, Bradford.  
Goodnow, Edwin J., Westmoreland (R. F. D. No. 1, Westmoreland Depot.)  
Goodrich, C. E., Moultonborough.  
Goss, H. J., Canaan.  
Green, Benjamin F., Goffstown.  
Griffin, W. H., Auburn.  
Grimes, John H., Hillsborough.  
Gutterson & Bennett, Milford.  
Hadlock, John B., West Rindge.  
Hammond, R. G., Richmond, portable mill.  
Hanson, J. B., Kingston.  
Harris, W. H., East Sullivan.  
Hartshorn, Frank, Milford.  
Hartwell Estate, W. B., Pittsfield.  
Hastings, F. A., Sullivan.  
Hawkins, Everett, Center Harbor.  
Hayden Brothers, Hollis.  
Hayes, C. H., Middleton (P. O., Haverhill, Mass.).  
Hemphill, A. E., Aeworth.  
Holbrook, F. G., Bedford.

Holmes, Daniel G., Webster.  
Howe, Carl E., Fitzwilliam (Troy).  
Howe, The George A., Company, New Ipswich, portable mill.  
Huckins, S. O., Ossipee.  
Huntington, H. L., Etna.  
Hutchins, B. C., Bristol.  
Hutchinson, H. A., Mont Vernon.  
Jackson, Andrew, Stark.  
Janvrin, E., Hampton Falls.  
Jaquith, B. J., Tilton.  
Jenness Bros., Farmington.  
Jenness, C. W., Farmington.  
Jenness, George J., Canterbury.  
Johnson Lumber Company, Lincoln and Woodstock.  
Jones, George H., New Durham, portable mill.  
Kelley, A. B., Middleton.  
Kendall & Blood, Mont Vernon.  
Kennett, A. C., Conway.  
Kennett & Weeks, Wakefield.  
Kimball, W. H., Stratford.  
George E. Knapp Lumber Works, Tilton.  
Knapp, Perley, Stewartstown.  
Knight, Charles F. & Son, Dublin.  
Lake Shore Lumber Company, West Alton.  
Lamprey, D. J., North Hampton.  
Langdell, S. Frank, New Boston.  
Lawrence Lumber Company, Franklin and Northfield.  
Layne, B. E., Lee, portable mill.  
Leach, N. R., Errol.  
Leavitt, George, Springfield.  
Leavitt, S. & Son, Wolfeboro.  
Lewis, George F., Alstead.  
Libby & Sons Company, The E., Gorham and Bartlett.  
Little, A. H., Mont Vernon.  
Little & Nichols Bros., Peterborough.  
Livermore, H. H., Wilton.  
Livermore Mills, Livermore.



Livingston, Joseph, Meredith, portable mill.  
Locke, J. Wesley, Farmington.  
Lombard, W. S., East Acworth.  
Lord, Frank S., Ossipee Valley.  
Lord & Parsons, Gilmanton Iron Works.  
Lovering, Frank O., Loudon.  
Marden, G. B., New Boston.  
Marsh, Harrison, Nottingham (R. F. D., Scuth Lee).  
Marshall, T. R., Canaan, portable mill.  
Mason, Christopher A., Hinsdale.  
Mason, W. N., South Tamworth.  
Maynard, Nelson O., Hinsdale.  
McCoy, James N., Campton (P. O., Plymouth).  
McKellips, W. H., Lumber Company, Lisbon, Woodsville,  
Goshen, Acworth (P. O., Athol, Mass.).  
McLaughlin, Kimball, Salem.  
Mellen, Hiram, Troy.  
Merrill Bros., Milford.  
Merrill, C. N. & Son, Bristol.  
Merrow & Brooks, Freedom.  
Metcalf, A. W., Washington (P. O., Norwood, Mass.).  
Moody, A. L., Enfield Center.  
Morey, C. H. & Co., Hart's Location.  
Morrill & Emery, Tilton.  
Morrison Mills, Danbury.  
Morse, F. B., Enfield Center.  
Moulton, Charles & Son, East Effingham.  
Mudgett, J. W., Manchester.  
Naromore, E. H., Winchester.  
Newell, C. J., Alstead.  
Nichols, J. E., Exeter.  
North Monroe Steam Mill Company, Monroe.  
Noyes, Fred P., Company, Landaff.  
Nutter & White, Bristol.  
Packard, Albert, Canaan, portable mill.  
Paige Bros., North Weare.  
Paige, E. C., Crib & Cradle Factories, Antrim.

Palmer, L. H. & Son, Franklin.  
Parker, E. E. & P., Merrimack, portable mill.  
Parker & Young Company, Lisbon.  
Peabody, Charles A., Amherst.  
Peaslee, E. E., Plaistow (P. O., Westville).  
Peavey & Dean, Ashland.  
Percy Lumber Company, Percy.  
Perley Bros., Enfield.  
Pattee, F. R., Canaan.  
Phelps, G. A., Concord.  
Pierce, P. L., Brookline.  
Pike, John C., Brookfield (P. O., Sanbornville), portable mill.  
Pingrey, Alvin W., Auburn.  
Pittsfield Lumber Company, Pittsfield.  
Place, G. W., Alton.  
Pollard, R. S., Newport.  
Prentiss & Wilder, Walpole.  
Preston, A. G. & Son, Henniker.  
Preston & Marshall, Hopkinton.  
Prince, C. H., West Salisbury.  
Purdy, E. M., Wilton.  
Purity Spring Mills, Madison.  
Quint, H. A., Conway.  
Rand, E. J., Rye.  
Randall, O. J., North Sanbornton.  
Read Bros., New Boston.  
Read, E. M., Chichester.  
Read & Davis, Exeter.  
Reed, Frank H., Newport.  
Reed, Herbert W., Newport.  
Reid, Charles R., Deerfield.  
Reney Bros., Grantham.  
Richardson, Fred G., Canaan.  
Rines, Mark, Jefferson.  
Robinson, E. S., Mill Village.  
Robinson, F. H., Francestown.  
Robinson, H. A., Newport.

Robinson & Sanborn, Loudon.  
Roby, F. W., Wilmot Flat.  
Roby & Swart Manufacturing Company, Nashua.  
Roby & Lundberg, Salem.  
Rochester Lumber Company, Rochester.  
Rogers, Mrs. L. S., Sanbornville.  
Rollins, E. H., Alton.  
Rowe, Henry H., Henniker, portable mill.  
Rowell, J. W., Sunapee.  
Sanborn, Charles D., Lyme Center.  
Sanborn, John B., Loudon (R. F. D. No. 2, Pittsfield).  
Sanborn & Randall, Sandown.  
Sargent, A. W., Kingston and Danville.  
Sargent, Walter L., East Weare.  
Seaver, E. E., New Hampton.  
Seavey, Charles H. & Co., Rochester.  
Seavey, J. Frank, Lumber Company, Dover.  
Seavey, G. E., Windham.  
Seavey, Ralph F., Rochester.  
Severance, Joseph C., Springfield.  
Shepard & Clough, Lebanon.  
Shepard Lumber Company, New London.  
Sias, N. P., Ossipee.  
Silsby Bros., Meriden.  
Skiff, Fred A., Milan.  
Slale, C. H., South Stoddard.  
Smart, C. E. & H. P., Center Ossipee.  
Smith, Charles O., Sandwich.  
Smith, H. M., Weare.  
Smith, Walter, Barrington.  
Smith, L. B. & Son, Exeter.  
Smith & Littlefield, Stoddard.  
Snyder, James M., Webster.  
Spokesfield, Charles E., West Campton.  
Starrett, W. C., Bennington.  
St. Clair, Stahl Co., Berlin.  
Stevens, Alby, Colebrook.

Stevens, A. M., Piermont.  
St. Hilarie, Joseph, Farmington.  
Stinson, W. D., Wentworth.  
Stockwell, S. A., Newport.  
Stone, George E., Jefferson.  
Stone, S. S., Fitzwilliam.  
Stone, E. L., Fitzwilliam Depot.  
Swain, L. C., Windsor.  
Talent, Hugh, Concord.  
Tappan Lumber Mill, Sandwich.  
Taylor & Cilley, Manchester.  
Tolles, J. H. & Co., Nashua.  
Towle, Benj. M., Epsom.  
Towne, H. N., Antrim.  
Trask, C. F. & Co., Rochester.  
Tripp & Tennant, Short Falls.  
Tripp, Tennant & Winslow, Concord.  
Trow Lumber Company, Sunapee.  
Tucker, C. W., New Boston.  
Turner, J. R., Wentworth's Location.  
Tuttle & Brown, Deerfield.  
Tuttle & Foss, Barnstead.  
Tuttle, H. A., Pittsfield.  
Tuttle & Welch, Pittsfield.  
Upton & Vineo, Hancock.  
Varney, George E., Rochester.  
Veasey, W. D. & Co., West Thornton.  
Veino, J. G., Bennington, portable mill.  
Wadleigh, E. O., Brentwood.  
Walker, John, Newmarket.  
Walker, S. G., Croydon.  
Waterman, T. P., West Lebanon.  
Wellington, E. A., Westmoreland Depot.  
Wells, Fred, Loudon.  
West Side Lumber Company, Manchester.  
Wheeler, Charles, New Ipswich.  
Wheeler, J. F., Lempster.

White, P. C., Marlborough.  
Whiting, D. & Sons, Wilton.  
Whitney, E. C., Richmond, portable mill.  
Wilcox & Lane, East Swanzey.  
Wilkins, Clifton S., Peterborough.  
Willey, Howard B., Sanbornville, portable mill.  
Willey, J. F., Manchester.  
Willey, W. H. & Son, Sanbornville.  
Williams, F. A., Littleton.  
Willoughby Wood & Lumber Company, Whitefield.  
Woodstock Lumber Company, Woodstock.  
Worcester, Daniel, Nelson.  
Worcester Bros., Hollis.  
Young, C. A., Easton.

## MACHINES.

American Shearer Manufacturing Company, Nashua.  
Baxter Machine Company, Lebanon, wood-working machinery.  
Chadwick & Trefethren, Portsmouth.  
Crane Manufacturing Company, Lakeport, spring and latch needle knitting machinery.  
Cushman Electric Company, Concord, electric motors, dynamos, etc.  
Drew Machinery Agency, Manchester, mill machinery.  
Esty Sprinkler Company, Laconia, automatic sprinklers.  
Exeter Machine Works, Exeter.  
Flather & Co., Nashua.  
Flather, E. J., Manufacturing Company, Nashua.  
Hodgkins Machine Shop, Marlborough.  
Holman Machine Shop, Hinsdale.  
Hoyt's Pattern Shop, Laconia, gas engines, propeller wheels, etc.  
Hubbard, H. W., Keene.  
Huse, W. D. & Sons, Laconia, knitting machinery, etc.  
Improved Paper Machinery Company, Nashua, paper and pulp-making machinery.

- International Paper Box Machine Co., The, Nashua, paper box machinery.
- Johnston's Machine Company, Manchester.
- Joy, A. P., Newmarket, wagon wrenches.
- Joy, S. S., Newmarket, wagon jacks.
- Kidder Machine Company, The, Franklin.
- Kidder Press Company, Dover, printing presses.
- Kingsbury & Davis Machine Company, Contoocook, paper box machinery.
- Lane, G. W. & C. A., Exeter, grain handling and elevator machinery.
- Lear, O. J., Newport, shoe machinery.
- Leighton Machine Company, Manchester, knitting machines.
- Manchester Machine Works, Manchester.
- Mayo, George D., Machine Company, Laconia, automatic knitting machinery.
- McDuff's Gasoline Engine Shop, W. J., Lakeport, gasoline engines.
- Milford Machine Works, Milford.
- Morrison, Walter N., Rochester.
- Nashua Co-operative Iron Foundry Company, Nashua.
- National Separator & Machine Company, Concord, machine tools.
- Plummer, George L., Milton.
- Richardson, Myron, Derry.
- Robinson, A. J., Brentwood.
- Rollins Engine Company, Nashua.
- Smith, J. A. V., Company, Manchester, fliers for cotton mills.
- Smith, N. A., Sunapee.
- Sullivan Machinery Company, Claremont, quarrying and mining machines, air compressors, etc.
- Thompson Manufacturing Company, Lancaster.
- White, The John A., Company, Dover, wood-working machinery.
- White's Sons, S. G., Peterborough.
- Wright, W. H., Laconia, stump and rock lifters.

## METAL GOODS.

Bailey & Merryman, Concord.  
Black, J. C. & Co., Keene.  
Bristol Machine Shop, Bristol.  
Campbell, John, Manchester.  
Clough, Rockwell Company, Alton.  
Dana, C. H., West Lebanon.  
Dunstane Bros. Manufacturing Company, Concord.  
Eastman, Samuel & Co., Concord.  
Fischer, H. J., Manchester.  
Fisherville Saw Company, Penacook.  
Flather, The Mark, Planer Company, Nashua.  
Granite State Tack Company, East Jaffrey.  
Griffin, G. W. & Co., Franklin.  
Jones, H. H., Lancaster.  
Kendrick & Davis, Lebanon.  
Kidder, Daniel & Son, North Groton.  
Lawson, H. J., Manchester.  
Lein, Albert J. M., Manchester.  
Moreau, J. J. & Son, Manchester.  
Nashua Machine Company, Nashua.  
Nashua Steam Press & Boiler Works, Nashua.  
New England Electrical Works, Lisbon.  
New England Novelty Works, Hill.  
North-East Metal Culvert Company, Nashua.  
Patents Sales Company, Nashua.  
Tubeless Iron Company, Manchester.  
Victor Tire Traction Company, Nashua.  
Warrell, T. H., Laconia.

## MICA.

American Securities Corporation, The, Keene and Alstead.  
Mica Crystal Company, Warren.

## MISCELLANEOUS.

Asbestos Wood Company, Nashua, fireproof materials and electrical supplies.



- Bend Mattress Company, The, Plymouth, mattresses.  
Bickford, Fred A., Weirs, motor boats.  
Classon, C. W., Nashua, rubber stamps.  
Conant Manufacturing Company, The, Contoocook, throwsters.  
Coolidge, W. F., East Jaffrey, extracts.  
Dover Bedding Company, Dover, mattresses.  
Draper & Maynard Company, The, Plymouth, sporting goods.  
Durgin, William B., Company, Concord, sterling silverware.  
Gilman, Herbert A., Laconia, boats.  
Howe, E. & Co., Peterborough, trusses, supporters, etc.  
Hoyt Electrical Instrument Works, Penacook, electrical measuring instruments.  
Ideal Stamp Company, Manchester, rubber stamps.  
Johnson, F. W., Laconia, boats and snowplows.  
Keene Glue Company, Keene, glue.  
Keith, W. S., Milford, soap.  
Manchester Awning Company, Manchester, awnings.  
Manchester Rendering Company, Manchester, rendering of tallow, etc.  
Marston, J. A. & Son, Sandwich, flower baskets.  
Morley Button Company, Portsmouth, buttons.  
Morse Blacking Company, The, Milford, leather finishes, blackings and cements.  
Needham Basket Company, H. B., Peterborough, baskets.  
Newburyport Silver Company, Keene, sterling silverware.  
Novelty Pearl Company, Claremont, buttons and jewelry.  
Peterborough Thermometer Works, Peterborough, thermometers and barometers.  
Pike Manufacturing Company, Littleton, oilstones.  
Pike Manufacturing Company, Pike, scythe stones.  
Spaulding-Perkins Company, Rochester, fibre receptacles for textile mills.  
Sterling, S. H., Manchester, extracts and essences.  
Taft, J. S. & Co., Keene, pottery.  
Tilton Optical Company, Tilton, spectacle and eye glass lenses.

Tilton's Soap Manufactory, Exeter, soap.  
White, Charles, Hudson, suspenders, etc.  
White Mountain Freezer Company, Nashua, ice cream freezers.  
Wilcox Comb Company, Incorporated, Keene, combs and hair ornaments.  
Wright, J. A. & Co., Keene, metal polish.

## MUSICAL INSTRUMENTS.

Bond, George S., Company, Incorporated, Charlestown, musical instrument cases.  
Brown, M. W., Hampton, pianos.  
Cotton, H. B. & Co., Conway Center, piano backs and boxes.  
Prescott Piano Company, Concord, pianos.

## NEEDLES.

Adams, G. H., Needle Company, Hill.  
Contoocook Needle Company, Contoocook.  
Dodge Needle Company, Manchester.  
Franklin Needle Company, Franklin.  
Mayo Knitting Machine & Needle Company, Franklin.  
Wardwell Needle Company, Laconia.

## PAPER AND PULP.

Amoskeag Paper Mills Company, Manchester, book paper.  
Ashuelot Paper Company, Winchester (P. O., Hinsdale), tissue paper.  
Berlin Mills Company, Berlin, sulphite fibre.  
Berlin Mills Company, Gorham, paper and pulp.  
Continental Paper Bag Company, Ashland, toilet paper.  
Contoocook Valley Paper Company, West Henniker, book paper.  
Coy Paper Company, West Claremont, paper.  
Emerson Paper Company, Sunapee, paper and mechanical pulp.  
Fisk Paper Company, Incorporated, The, Hinsdale, tissue and toilet papers.

Henry, J. E. & Sons, Company, Lincoln, sulphite pulp.  
Henry Paper Company, Lincoln, paper.  
International Paper Company, Franklin Falls, paper.  
International Paper Company, Berlin, paper.  
Jarvis, Russell, Claremont, paper.  
Livermore Falls Pulp Company, Plymouth, ground wood pulp.  
Mason-Perkins Paper Company, Bristol, paper.  
Monadnock Paper Mills, Bennington, book paper.  
Nashua Card, Gummed & Coated Paper Company, Nashua, gummed paper and cloth goods, coated and wax papers.  
Odell Manufacturing Company, Groveton, paper and sulphite pulp.  
Robertson Brothers, Winchester, tissue paper.  
Robertson, George A. & Co., Hinsdale, tissue paper.  
Robertson, E. C. & Son, Winchester, tissue manilla.

## PRINTING AND PUBLISHING.

Antrim Reporter, Antrim.  
Barney-Reporter Press, Berlin.  
Bechard & Co., Manchester.  
Boody, John O., Henniker.  
Brewster, Arthur G., Portsmouth.  
Calley, T. O., Franklin.  
Canaan Reporter, Canaan.  
Cheshire Republican, Keene.  
Chronicle & Gazette, Portsmouth.  
Claremont Advocate, Claremont.  
Claremont Eagle, Claremont.  
Clark, Clarence H. & Co., Laconia.  
Cole, F. E. & Co., Nashua.  
Coos County Democrat, Lancaster.  
Courier Publishing Company, Rochester.  
Courier Printing Company, Littleton.  
Darling & Co., Keene.  
Dartmouth Press, The, Hanover.  
Derry News-Enterprise, The, Derry.

Ellingwood Printing Office, Groveton.  
Emerald, The, Manchester.  
Enfield Advocate, Enfield.  
Evans, Ira C., Company, Concord.  
Exeter News-Letter, Exeter.  
Farmington News, The, Farmington.  
Fifield, Fenno W. & Co., Rochester.  
Fitzpatrick, C. L., Manchester.  
Foster's Democrat, Dover.  
Free Press Publishing Company, Somersworth.  
Fuller, W. F., Contoocook.  
Gardner Printery, Hillsborough.  
Granite State Free Press, Lebanon.  
Granite State News, Wolfeboro.  
Grover, Charles R. & Co., Nashua.  
Hardy Printing Company, Nashua.  
Hart, Edward J., Hinsdale.  
Hodgdon, H. E., Dover.  
Hollis Times, Hollis.  
Howe Press, Grantham.  
Hunt's Print Shop, Leonard D., Exeter.  
Jacobs, Walter H., North Conway.  
Journal-Transcript, Franklin.  
Kearsarge Independent and Times, Warner.  
Kelley, J. P., Concord.  
L'Avenir National, Manchester.  
Laconia Democrat, Laconia.  
Lancaster Gazette, Lancaster.  
Lane, R. E., Hill.  
L'Impartial, Nashua.  
Manchester Mirror, The, Manchester.  
Manchester Union, Manchester.  
Marshall Press, The, Dover.  
Melzer's Job Printing Office, James P., Milford.  
Messenger Publishing Company, Hillsborough.  
Metcalf, Walter L., Marlborough.  
Milford Cabinet, Milford.

Milford Daily Pointer, Milford.  
Miller, Charles, Newport.  
Monitor and Statesman, Concord.  
Morse, H. A., Tilton.  
Mountaineer, The, Gorham.  
Musgrove Printing House, Bristol.  
New Hampshire Argus and Spectator, Newport.  
Newmarket Advertiser, Newmarket.  
News Rush Order Printing House, Meredith.  
News & Sentinel, Colebrook.  
Nutfield Press, The, Manchester.  
Paige, Frank E., Goffstown.  
Penacook News-Letter, Penacook.  
People & Patriot, Concord.  
Phaneuf & Son, Concord.  
Plymouth Record, Plymouth.  
Portsmouth Times, Portsmouth.  
Proctor, E. L., Whitefield.  
Randall, John D., Portsmouth.  
Record Publishing Company, Manchester.  
Reporter Office, The, North Conway.  
Republican Champion, The, Newport.  
Rockingham Printing Company, Hampton.  
Ruemely Press, The, Manchester.  
Rumford Printing Company, Concord.  
Sentinel Publishing Company, Keene.  
Transcript Printing Company, Peterborough.  
Truland Bros., Laconia.  
Tuson, Thomas H., Manchester.  
Valley Times, The, Pittsfield.  
Wallace, Eli B., Littleton.  
Walden, Richard I., Portsmouth.  
Warren News, Warren.  
Weeks Brothers, Laconia.  
Wheeler Printing Office, Nashua.  
Williams, J. Arthur, Manchester.  
Winchester Star, The, Winchester.

White Mountain Republic-Journal, Littleton.  
Whittemore, F. P., Nashua.  
Woodsville News, Woodsville.

## PROPRIETARY MEDICINES.

Balm-Elixir Corporation, Sanbornville.  
Brewster, C. E., Company, Dover.  
Celery Cracker Medicine Company, Manchester.  
Fitch-Mul Company, Concord.  
Foster, The James W. Company, Bath.  
Gould Witch Hazel Company, Windham.  
Hall, R. P. & Co., Nashua.  
Hemlock Oil Company, The, Derry.  
Lesure, John G., Keene.  
Noyes, P. J., Company, Lancaster.  
Rings's Ambrosia Company, Wilton.  
Rogers Medicine Company, Nashua.  
Vickery, W. H. & Son, Dover.

## SADDLERY AND HARNESS.

Aldrich, L. M., Franconia.  
Comive, Oliver, Manchester.  
Hill, James R. & Co., Concord.  
Howard, D. M., Dover.  
McGregor, D., Keene.  
Nashua Harness Manufacturing Company, Nashua.  
Nashua Saddlery Hardware Company, Nashua.  
Pelissier, C. & Co., Concord.  
Ranno Saddlery Company, Manchester.  
Sisson, W. H., Cornish Flat.  
U. S. Hame Company, Andover and Sunapee.  
Whalen, N. J., Manchester.

## SHOE PEGS.

Foster, J. R., Plymouth.  
Moore Peg Company, Lisbon.  
Moore's Peg and Bobbin Mill, J. G., Lisbon.

Kearsarge Peg Company, Bartlett.  
Sturtevant, B. F., Company, Conway.

## WOODEN GOODS.

Bartlett, H. M. & Son, Laconia, lawn tennis racket stock.  
Beverstock, O. D., Company, Keene, banjo hoops, etc.  
Champagne & Charnley, Manchester, cabinet work.  
Church, B. C., Etna, ladders.  
Clement, L. D., wood turnings and toys.  
Colby & Currier, Bristol, crutches.  
Colburn, Clinton H., toy carts and wheelbarrows.  
Concord Woodworking Company, sanitary woodwork.  
Cone, N. B., Crutch Manufacturing, Rumney, crutches.  
Derby, H. F., Lyme Center, ladders.  
Dodge Clothespin Company, Lincoln, clothespins.  
Donnelly, P. Jay, Pittsfield, cabinetmaker.  
Dunton, George A. & Co., Fitzwilliam Depot.  
Elliott, E. A., Rumney, crutches.  
Elliott, E. H., Estate, Rumney, ladders.  
Ellis Handle Factory, Keene, wood handles.  
Farristall, L. P., Alstead.  
Flanders Hardware Company, North Weare, wooden tool handles.  
Fuller, Amasa, Marlborough Depot.  
K. & C. Manufacturing Company, Henniker, wood rims.  
Loveland, L. H., Company, Rumney, crutches, etc.  
Moulton Casket Company, Meredith, caskets.  
Nashua Till Company, Nashua, alarm cash drawers.  
New England Wood Type Company, Brookline, wood type, novelties, etc.  
Pierce, F. B. & Co., South Keene.  
Piper, B. H., Company, Manchester.  
Thurston, George, Elkins.  
Toy Manufacturing Company, Concord, toys.  
Wadleigh, M. D., Sutton.  
Wilkins, C. A., Henniker.



## WOODENWARE.

Beaver Mills, Keene, tubs, pails, etc.  
Cragin, Daniel, Wilton, dry measures.  
Farrar, Charles D., Estate, Troy, pails, buckets, etc.  
Frazier, Fred L., Wilton, barrels and shook.  
Fuller, G. E. & A. I., Keene, buckets, pails, etc.  
Fuller, Levi A., Marlborough, chair stock, etc.  
Impervious Package Company, Keene, wooden packages.  
Keene Hoop Company, Keene, hoops, etc.  
Keene Woodenware Company, Keene, pails.  
Lane, Chester E., East Swanzey.  
Lovering, J. W., Sandown, wash tubs and water pails.  
Marsh, J. & Son, Swanzey.  
Marten, Leason, pails and chair stock.  
Nash, O. C. & W. E., West Swanzey.  
Tuttle, John D., Marlborough, water pails.

## WOOLEN GOODS.

American Woolen Company, Sawyer Mills, Dover.  
American Woolen Company, Baltic Mills, Enfield.  
American Woolen Company, Lebanon Mills, Lebanon.  
Brampton Woolen Company, Newport.  
Carter, A. D., Northfield.  
Carter & Rogers, Lebanon.  
Cocheco Woolen Manufacturing Company, East Rochester.  
Collins, John S., Gilsum.  
Crescent Worsted Company, West Concord.  
Devonshire Mills, Manchester.  
Dodge-Davis Manufacturing Company, Bristol.  
Dole, E. & Co., Campton.  
Dustin Island Woolen Company, Penacook.  
Elm Mills Woolen Company, Tilton.  
Gilsum Woolen Company, Gilsum.  
Gonic Manufacturing Company, Gonic.  
Hillsborough Mills, Wilton.  
Hillsborough Woolen Mill Company, Hillsborough.

Hinsdale Woolen Mill, Hinsdale.

Noone's Sons Company, The Joseph, Peterborough.

Queensbury Mills, Somersworth.

Richards & Sons Company, Dexter, Newport.

Roberts, A. & Co., Claremont.

Rochester Woolen Company, Rochester.

Squam Lake Woolen Mill, Ashland.

Taft, Arthur L., Union.

Tilton Mills, Tilton.

Wilton Woolen Company, Wilton.

# INDEX.



# INDEX.

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	Page
Directory of Manufacturing Establishments.....	160
Agricultural Implements .....	160
Bakeries .....	160
Blankets .....	162
Bobbins .....	162
Bookbinding .....	163
Boots and Shoes .....	163
Bottling .....	165
Boxes, Paper .....	165
Boxes, Wooden .....	166
Brick .....	167
Brooms and Brushes.....	168
Building and Contracting.....	168
Carriages .....	170
Castings .....	171
Cheese .....	171
Cigars .....	172
Clothing .....	172
Confectionery .....	172
Cooperage .....	173
Cotton Yarn .....	173
Cotton Cloth .....	174
Creameries .....	174
Cutlery .....	175
Doors, Sash, and Blinds.....	175
Electricity and Gas.....	176
Excelsior .....	178
Food Preparations .....	178
Furniture .....	180
Gloves .....	181
Granite .....	181
Hosiery .....	183
House Finish .....	183
Ladies' Dress Goods.....	184
Ladies' Underwear .....	184

	Page
Leather .....	184
Leatherboard ... ..	184
Leather Goods .....	185
Liquors, Malt, etc.....	185
Locomotives, etc. ....	185
Lumber .....	185
Machines .....	195
Metal Goods .....	197
Mica .....	197
Miscellaneous .....	197
Musical Instruments .....	199
Needles .....	199
Paper and Pulp.....	199
Printing and Publishing.....	200
Proprietary Medicines .....	203
Saddlery and Harness.....	203
Shoe Pegs .....	203
Wooden Goods .....	204
Wooden Ware .....	205
Woolen Goods .....	205
Financial Statement .....	11
Introductory .....	7
Labor Laws .....	105
Assignment of Future Earnings.....	120
Bureau of Labor .....	126
Certain Employment of Children Forbidden.....	121
College of Agriculture and Mechanic Arts.....	105-130
Construction of Factories, Tenement Houses, etc.....	110
Conditional Sales of Personal Property.....	114
Convict Labor .....	124
Earnings of Married Women.....	117
Employment, Hours of Labor, of Women and Children	117
Employment Offices .....	131
Employment of Children .....	107
Enforcement of Laws Regulating Employment of Children .....	106
Erection of Bridge Guards by Railroads.....	117
Evening Schools .....	131
Exemption from Execution—Homesteads.....	113
Exemption from Execution—Personal Property.....	120
Exemption from Trustee Process—Wages.....	121
Exemption from Taxation.....	103
Exemption from Distress for Unpaid Taxes.....	106
Factories and Workshops—Sanitary Provisions.....	110
Free Text-Books in Public Schools.....	106

	Page
Hours of Labor.....	119
Inspection of <b>F</b> actories and Workshops.....	125
Inspection of Steamboats.....	111
<b>I</b> nsolvency Proceedings not to Affect Liens for Labor	119
Intimidations of Employers and Employees.....	123
Labor Day .....	119
Mechanics' Liens .....	115-130
Payment of Wages.....	119
Protection of Railroad Employees.....	124
Railroads—Obstructing, Injuring Property of.....	122
Seats for Female Employees.....	127
Sunday Labor .....	123
Trade Marks of Trade Unions.....	127
Wages Preferred—In Assignments.....	120
<b>L</b> abor Organizations .....	133
Berlin .....	133
Concord .....	135
Conway .....	138
Dover .....	138
Farmington .....	139
Fitzwilliam .....	139
Franklin .....	140
Hopkinton .....	140
Keene .....	140
Laconia .....	141
Lebanon .....	142
Manchester .....	143
Marlborough .....	146
Milford .....	146
Nashua .....	147
Organizations of Railroad Employees.....	153
Portsmouth .....	149
Rochester .....	151
Salmon Falls .....	151
Somersworth .....	152
State Federation of Labor.....	133
Troy .....	153
Walpole .....	153
Whitefield .....	153
Letter of Transmittal .....	3
State Officers .....	5
<b>S</b> tatistics of Cities .....	63
Berlin .....	63
Concord .....	63
Dover .....	64



	Page
Franklin .....	64
Keene .....	65
Laconia .....	65
Manchester .....	66
Nashua .....	66
Portsmouth .....	67
Rochester .....	67
Somersworth .....	68
Statistics by Counties .....	55
Belknap County .....	55
Carroll County .....	55
Cheshire County .....	56
Coos County .....	57
Grafton County .....	57
Hillsborough County .....	58
Merrimack County .....	59
Rockingham County .....	60
Strafford County .....	60
Sullivan County .....	61
Statistics of Important Towns.....	69
Ashland .....	69
Bristol .....	69
Claremont .....	70
Conway .....	70
Derry .....	71
Enfield .....	71
Exeter .....	72
Farmington .....	72
Fitzwilliam .....	73
Haverhill .....	73
Hillsborough .....	73
Hinsdale .....	74
Jaffrey .....	74
Lancaster .....	75
Lebanon .....	75
Lincoln .....	76
Lisbon .....	76
Littleton .....	77
Marlborough .....	77
Meredith .....	78
Milford .....	78
Milton .....	79
Newport .....	79
Ossipee .....	79
Pembroke .....	80

	Page
Peterborough .....	80
Pittsfield .....	81
Plymouth .....	81
Swansey .....	81
Tilton-Northfield .....	82
Wakefield .....	82
Winchester .....	83
Wolfeboro .....	83
Statistics by Industries.....	17
Agricultural Implements .....	17
Bakeries .....	18
Blankets .....	18
Bobbins .....	19
Book-Binding .....	20
Boots and Shoes .....	20
Bottling .....	21
Boxes, Paper .....	22
Boxes, Wooden .....	23
Brick .....	23
Brooms and Brushes.....	24
Building and Contracting .....	25
Carriages .....	25
Castings .....	26
Cheese .....	27
Cigars .....	27
Clothing .....	28
Confectionery .....	29
Cooperage .....	29
Cotton Cloth .....	30
Cotton Yarn .....	31
Creameries .....	31
Cutlery .....	32
Doors, Sash, Blinds.....	33
Electricity and Gas.....	33
Excelsior .....	34
Food Preparations .....	34
Furniture .....	35
Gloves .....	36
Granite .....	37
Hosiery .....	37
House Finish .....	38
Ladies' Dress Goods.....	39
Ladies' Underwear .....	39
Leather .....	40
Leatherboard .....	40

	Page
Leather Goods .....	41
Liquors .....	42
Locomotives, Cars and Railroad Repairs.....	42
Lumber .....	43
Machines .....	44
Metal Goods .....	45
Miscellaneous .....	46
Musical Instruments .....	46
Needles .....	47
Paper and Pulp .....	48
Printing and Publishing .....	49
Proprietary Medicines .....	49
Saddlery and Harness .....	50
Shoe Pegs .....	51
Wooden Goods .....	51
Wooden Ware .....	52
Woolen Goods .....	53
Recapitulation .....	54
Statistics of Manufactures .....	15
Strikes .....	103
Unoccupied Manufacturing Plants.....	84









ADMINISTRATION HOUSE



FIFTH BIENNIAL REPORT

OF

THE TRUSTEES

OF THE

**New Hampshire**

**School for Feeble-Minded**

AT LACONIA,

For the Biennial Period Ending August 31, 1910

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VOL. II. PART II.

PENACOOK, N. H.  
W. B. RANNEY, PRINTER  
1910

# Contents

---

Trustees for 1909-1910 . . . . .	4
Visiting Committee for 1910-1912. . . . .	5
Officers . . . . .	6
Trustee's Report. . . . .	7
Superintendent's Report. . . . .	13
Financial Report. . . . .	23
Analysis of Current Expenses. . . . .	26
Estimates of Products of the Farm. . . . .	28
Donations . . . . .	35
Laws Relating to School. . . . .	38
By-Laws of Trustees . . . . .	42
Terms of Admission. . . . .	45
Certificate of Physician. . . . .	50

# Trustees, 1909-1910

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CHAIRMAN,  
WILLIAM J. AHERN

SECRETARY,  
SUSAN C. BANCROFT

TREASURER,  
JAMES B. TENNANT

TRUSTEES,	
Gov. HENRY B. QUINBY, <i>ex officio</i> ,	Lakeport
SUSAN C. BANCROFT,	Concord
WILLIAM J. AHERN,	Concord
JAMES B. TENNANT,	Concord
FREDERICK G. CHUTTER,	Littleton
S. HOWARD BELL,	Derry

## VISITING COMMITTEE, 1910-1912

---

The following is the schedule of visitations to be made by the Trustees during the ensuing two years:

### FIRST HALF OF MONTHS.

1910-1911.

*October* Quarterly meeting of the Board.

*November* Mr. S. Howard Bell.

*December* Mr. William J. Ahern.

1911-1912.

*January* Quarterly meeting of the Board.

*February* Mr. James B. Tennant.

*March* Mrs. Susan C. Bancroft.

*April* Quarterly meeting of the Board.

*May* Mr. James B. Tennant.

*June* Mr. William J. Ahern.

*July* Quarterly meeting of the Board.

*August* Mr. S. Howard Bell.

*September* Mr. William J. Ahern.

### SECOND HALF OF MONTHS.

1910-1911.

*October* Mr. James B. Tennant.

*November* Mrs. Susan C. Bancroft.

*December* Mr. S. Howard Bell.

1911-1912

*January* Mr. Frederick G. Chutter.

*February* Mr. William J. Ahern.

*March* Mr. S. Howard Bell.

*April* Mr. Frederick G. Chutter.

*May* Mrs. Susan C. Bancroft.

*June* Mr. S. Howard Bell.

*July* Mrs. Susan C. Bancroft.

*August* Mr. Frederick G. Chutter.

*September* Mr. James B. Tennant.

# Officers

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SUPERINTENDENT,  
BENJAMIN WARD BAKER, M. D.

MATRON,  
DAPHNE W. PERKINS

TEACHERS,  
ALICE B. RICHARDS  
HARRIETTE W. PATTERSON

OFFICE ASSISTANT,  
HARRIETTE M. BINGHAM

REPORT OF THE TRUSTEES  
OF THE  
New Hampshire School for  
Feeble-Minded

---

*To His Excellency, the Governor, the Honorable Council and the Legislature.*

The Trustees of the New Hampshire School for Feeble-minded Children, in compliance with the requirements of the law, respectfully submit their fifth biennial report.

The dawn of the twentieth century witnessed a widespread awakening of the public conscience, and the people as a whole began to feel more deeply their civic responsibility toward the dependent and defective classes. The State of New Hampshire felt this impulse. For several years a meagre statute appropriation had provided for the care of three feeble minded children in the Massachusetts School for the Feeble Minded at Waltham, but in 1900 the legislature awoke to the fact that there were in this State between two and three hundred such children who were growing up ignorant and vicious, a constant menace to the community, and an appropriation was made for the establishment of an institution which should care for feeble minded children between the ages of three and twenty-one, and where they should receive the educational training adapted to their limited mental faculties.

A decade has now elapsed. The school has grown steadily under the wise management of its first superintendent, Dr. Charles S. Little, in spite of disaster by fire owing to a limited water supply and the many obstacles incident to the building of a new institution, and with the



appropriations made by successive legislatures the State now owns a plant which, with additional dormitories and an increase of acreage in the farm holdings will be capable of caring for all the feeble minded and epileptics, not insane, in New Hampshire.

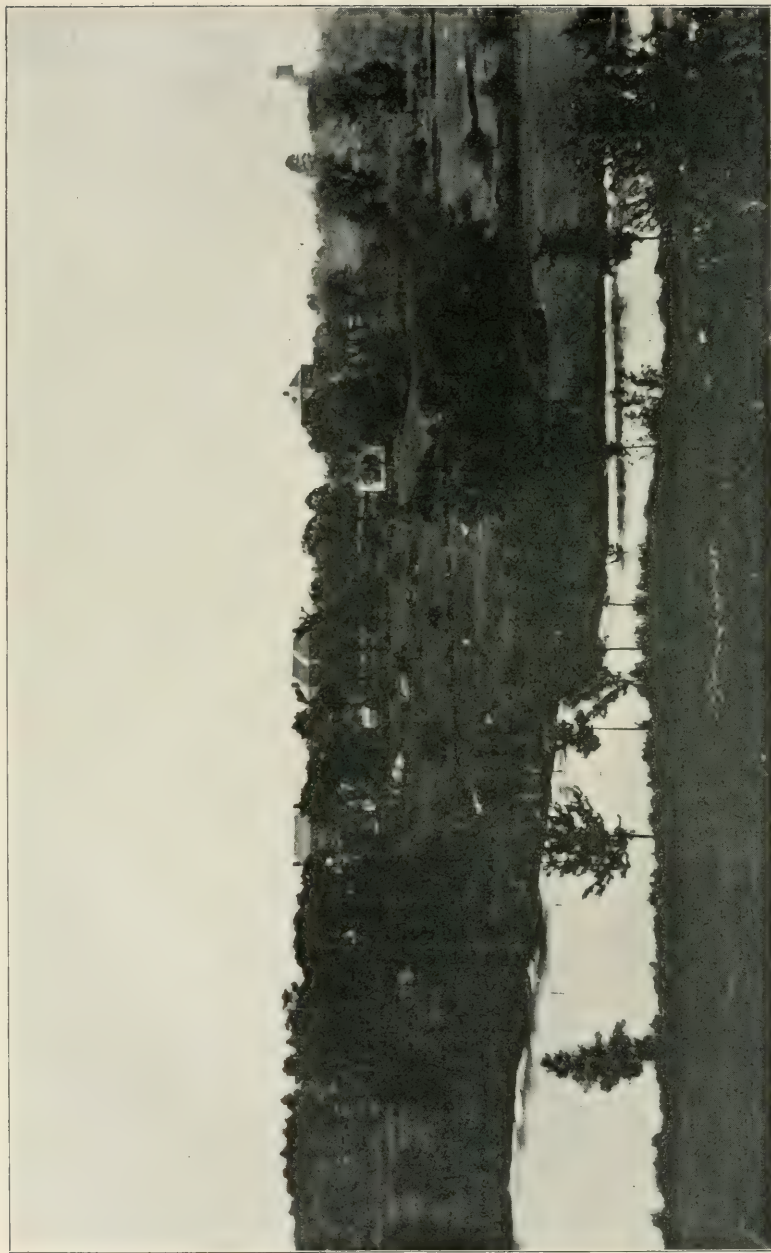
That the School has maintained a high standard of excellence in the training of the children committed to its care is evident to every visitor who comes into the dormitories and notes their orderliness and good housekeeping, and sees the neatness of the children as well as their healthy, happy faces, and to those who enter the school and industrial rooms where the children receive practical training suited to their needs.

During the past summer it was gratifyingly demonstrated to the Trustees that the New Hampshire School for Feeble Minded ranks well with other institutions of its kind that have been longer established and formed with more perfect equipment, owing to larger appropriations, by a visit to the institution of one of the physicians from the School for Feeble Minded at Copenhagen, Denmark, who immediately on landing in Boston came up to Laconia to inspect this School whose reports had been read with interest by those who were doing the same sort of work in a foreign country.

The Trustees also desire to express their appreciation of the kindness of Prof. R. R. Johnstone, Supt. of the New Jersey School for Feeble Minded at Vineland, in allowing one of his assistants to come and spend three weeks at our institution last spring and make careful scientific examination by the Binet tests of each child of its mental capacity. The records thus obtained will be invaluable in determining what methods shall be used in the child's development and what its limitations are.

Aside from any philanthropic considerations, purely from self considered motives the State should provide for every child, whether of normal or abnormal mentality, an





NEW HAMPSHIRE SCHOOL FOR FEEBLE-MINDED

education that will bring out its stunted dormant faculties, so that when the period of development is passed it may become a producing, self supporting factor in the social fabric, rather than a thread so rotten through ignorance and vice that it will endanger the strength and social purity of the life of the nation. The trail of misery and the burdens which generations of feeble mindedness entails increases with appalling rapidity. New Hampshire, today, in the constantly increasing numbers of feeble minded, epileptics, and defectives is reaping the natural reward of years of neglect and indifference to the fact that these classes were allowed to live unrestrained in the community, ignorant and vicious, reproducing their kind with or without legal marriage bonds. If the State even at this late day will take hold of the matter and insist on the segregation of all feeble minded persons under State supervision and care, society will be safe-guarded and the future will see a marked diminution in the numbers of feeble minded. There will not be found then in this institution family groups of two, three and four children, all bearing the stigmata of feeble mindedness. During the past year five children from one family of nine, all of whom were below par, have been committed to this institution. It is manifestly poor material to work with but by proper care and training and in a healthy environment they will be taught to be self supporting under supervision, instead of being a helpless load to be cared for at public expense or of becoming a nuclei for increasing vice and wickedness, putrid sores in the community life.

The Trustees desire to call to the attention of the legislature that if the State is to maintain these feeble minded in the best and most economical way, it is essential that more land should be acquired for farming purposes. Work on the soil is the very best sort of employment for the strong, husky boys who have been promoted from the school classes: and much could be done with some of the older girls and women in the raising of vegetables and

small fruits if there were available land that could be devoted to such purpose. The farm at the present time is in excellent condition, but there is not enough land for pasturage and tillage and in the last few years rental has had to be paid on several pieces of land that were deemed necessary for the use of the institution. The fact that the State does not now carry insurance on its property and that this institution is located some distance from Laconia, renders it imperative that our reserve water supply should be enlarged, so as to safe-guard all of the buildings from fire and also provide that in case of accident to our pump a sufficient supply of water would be stored for use in the boilers and laundry while necessary repairs were being made. Failure in our water supply would cause great inconvenience to the inmates of the institution, and would be a source of danger and expense. It is important that more land at a higher elevation be acquired where a stone and cement reservoir could be constructed, of such size as to provide for the storage of water sufficient to supply the institution with water for several days.

In order that the health and well being of all those connected with the institution shall be maintained, it is most essential that adequate provision be made for the disposal of the sewage. Our capacity has been doubled during the last two years, and a new laundry has been built. That the consequent increase in the flow of sewage could not be satisfactorily cared for by the arrangement now used, has been most unpleasantly demonstrated several times this summer by the foul odors that have been wafted in all directions. One of the most imperative needs of the institution is the construction of filter beds located at some distance from the buildings, and of sufficient size to care for all sewage flow in the most sanitary manner.

The institution lacks a properly constructed and well ventilated vegetable cellar. It is impossible for the products of the farm to be so housed with our present facilities as to prevent great loss by freezing. As vegetables form a large part of the dietary during all seasons of the





GROUP OF FARM BUILDINGS



year it is very important that we have them in sufficient abundance during the winter months.

Applications are frequently received for admission to the School of those who are epileptics with resultant feeble mindedness, but it has seemed best not to take these cases and thereby exclude other feeble minded children, for the institution is not well equipped for caring for a large number of those suffering from epilepsy. There are at the present time ten such cases among our inmates and these with the epileptics now on the waiting list should be segregated in one building where they can have the care and regular diet which their condition demands. Epilepsy is one of the most distressing maladies which the human race is heir to, and up to this time no special provision has been made in New Hampshire for the care of those who are so afflicted. The Trustees feel that the time has come when some provision should be made for them, and therefore ask that an appropriation be made by the Legislature for the construction of a dormitory for epileptics.

Marked improvement has been made by the children in the various handicrafts which they have been taught. Our school house needs enlargement in order to provide room for the various departments. This could be readily accomplished by raising the one story ell in the rear or by dividing the space over the school rooms into two rooms. As this floor is now used for an assembly hall the latter should not be done until another gymnasium and assembly hall is provided.

The School for Feeble minded has prospered very greatly under the efficient management of its first Superintendent, Dr. Charles S. Little, and it was with greatest regret that the Trustees were obliged last spring to accept his resignation in order that he might take the superintendency of a new institution which New York is to establish at Thiells, Rockland Co., N. Y. Dr. Little brought to the work of building up the school a keen, alert mind, a mature judgment, a natural administrative ability that had been well exercised by eleven years of experience in three insti-

tutions in an adjoining state, an indomitable courage that faced and conquered every emergency, an unswerving honesty of purpose and a devotion to duty that could not be excelled. Of New Hampshire birth, educated in her schools and her famous College, our State has reason to be proud that having started this, our first institution for the training of the Feeble minded, and brought it up to the front rank, Dr. Little's ability has been recognized by others who have called him to do a similar work for New York, where his field of usefulness will be greatly enlarged.

The Trustees also desire to express their appreciation of the signal ability that Mrs. Little has shown in the work she has done for the upbuilding of the School, and devising various methods for increasing its efficiency as well as for her gracious hospitality which at all times she has extended to the Trustees and to all visitors who have come to the institution.

After careful deliberation the Trustees elected Dr. Benjamin W. Baker of Manchester to fill the vacancy caused by Dr. Little's resignation. Dr. Baker comes fully equipped to take up the administration of the affairs of the School, having served for several years as assistant in the Taunton Insane Hospital in Massachusetts.

The teaching staff has remained unchanged, and the Trustees desire to call attention to the excellent results that have been attained in the various departments of handicraft. This has been accomplished only by the most painstaking work on the part of the instructors of the children.

To all those who have contributed by gifts of money, toys, clothing, books, or any donation whatever for the happiness and pleasure of the children in the School, the Trustees desire to express their deepest appreciation.

WILLIAM J. AHERN, *Chairman*.

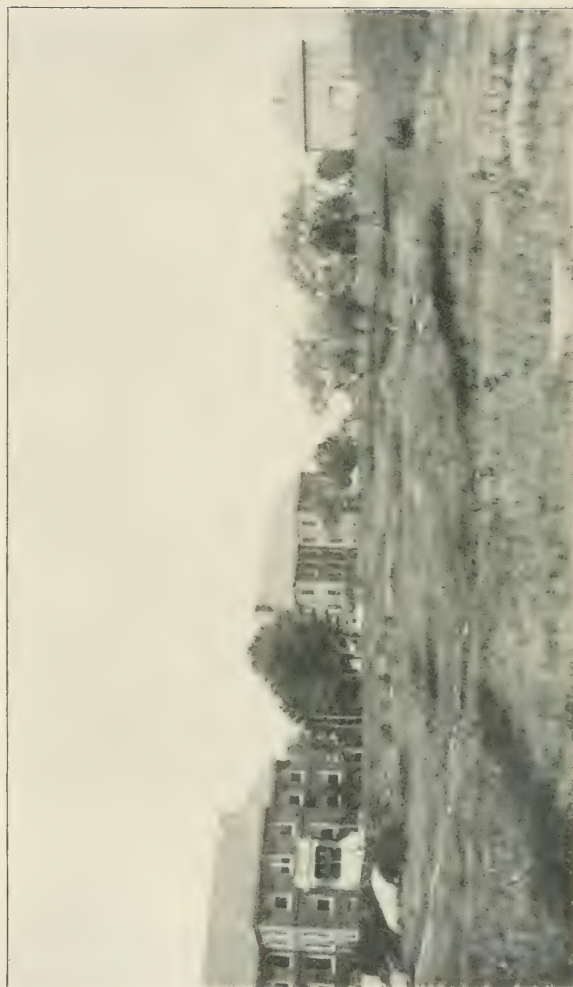
JAMES B. TENNANT.

FREDERICK G. CHUTTER.

S. HOWARD BELL.

SUSAN C. BANCROFT, *Secretary*.





DOMITORIES AND SCHOOL BUILDING

# Superintendent's Report

LACONIA, N. H., SEPT. 29, 1910.

*To the Trustees of the New Hampshire School for the Feeble-Minded.*

I hereby submit the biennial report for the twenty-four months preceding August 31, 1910:

	Male	Female	Total
Number present August 31, 1910	84	88	172
Admitted during two years	53	43	96
Largest number at any time	90	90	180
Discharged	16	5	21
Died	0	0	0
Average number present during two years	64	67	131
School cases admitted	42	35	77
Custodial cases admitted	11	8	19
Part-Private cases admitted	6	3	9
Private and Part-Private cases now present	7	6	13
Epileptics admitted	7	3	10
Applications for admission of Feeble-Minded			97
“ “ “ “ Epileptics			18

Of the ninety-six admissions the average age was eleven years, the admissions being as follows:

From Hillsborough County Farm	4
Ossipee County Farm	6
Coos County Farm	4
Merrimack County Farm	1
Belknap County Farm	2
Rockingham County Farm	1
Grafton County Farm	8
Carroll County Farm	1
Children's Home, Dover,	6
Franklin Orphan's Home	8
St. Paul's Orphanage, Concord,	1
Mercy Home, Manchester,	2
Nashua Protestant Orphanage	1
Judge of Probate commitment	1
N. H. State Hospital	1
Private Homes	49

There have been no deaths in the school, and excepting a very mild epidemic of mumps, the general state of health has been excellent. •

The past two years have been ones in which the institution has nearly doubled in numbers, and which has seen the completion of several essential features which add very markedly to the comfort as well as the ease of administering the institution. I feel that a great deal of the credit for these improvements belongs to Gov. Henry B. Quinby, who took very positive ground in relation to our appropriations.

To take up the improvements in detail:

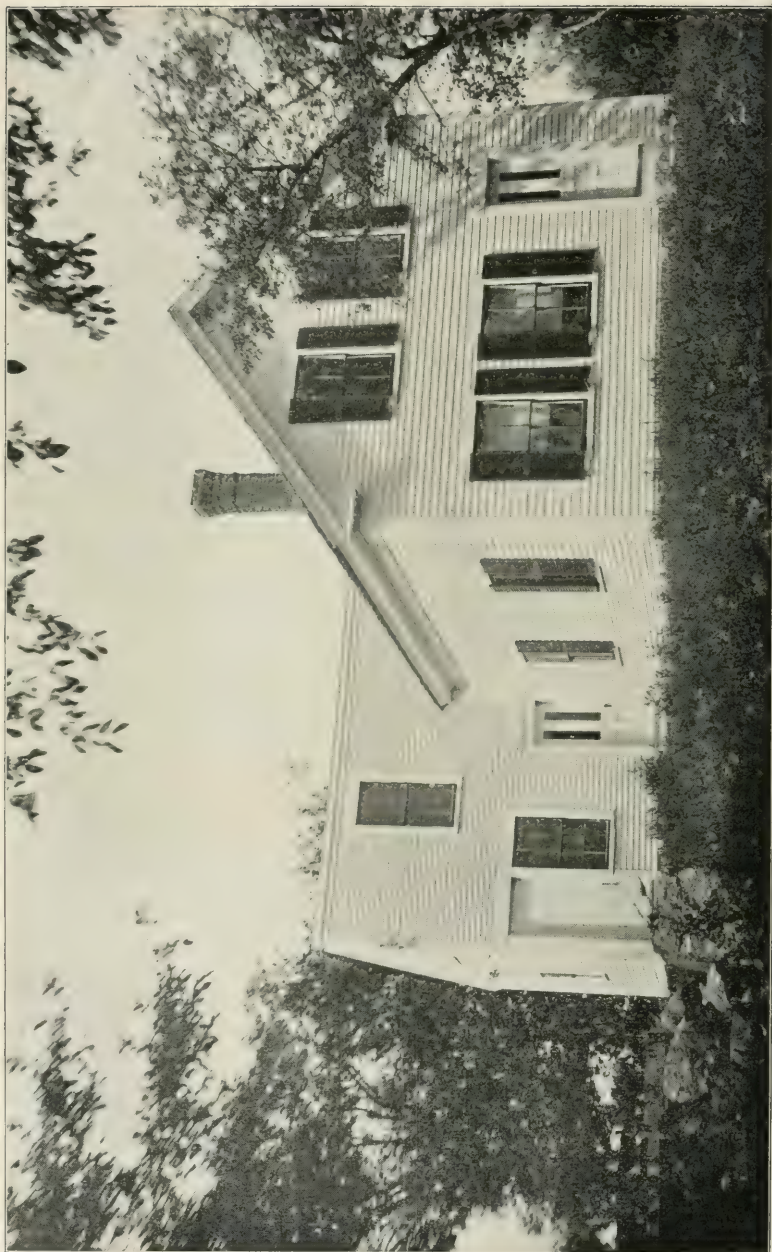
The first appropriation, of \$3000.00, enabled us to furnish the dormitory that was erected by the previous legislature, in a thoroughly satisfactory manner; while everything is simple, still it is all so durable that the repairs will be a very small item for some years to come. The opening of this dormitory enabled us to take in at once in the vicinity of ninety more children, and of still more importance, gave us an opportunity to separate the sexes in different buildings and to classify to some extent on different wards, according to intelligence, both boys and girls.

An appropriation of \$900.00 was granted to equip one of the farm houses so as to be in instant readiness to be used as a hospital in case of an epidemic of scarlet fever or diphtheria. This money was expended in installing a bath room, fitting up a kitchen, painting both inside and out, and laying a new cellar wall, equipping with beds and furniture, and connecting the house with the main water supply of the institution. The fitting up of this farm house into an isolation hospital afforded us as much relief as any appropriation that has been expended on the place.

An appropriation of \$1600.00 was used to install a new 80-horse power boiler in the central heating plant so that now we are well provided to do the heating and power work of the institution for some years to come.







HOSPITAL

The appropriation of \$2500.00 for water works was used in laying 2550 feet of 6-inch cast iron water pipe from the present pump house up by the group of farm buildings to the stand pipe, the laying of this pipe being the first important step in providing an adequate water system. A hydrant of the same size and make as that used by the city was placed near the farm buildings and 200 feet of hose purchased, so that our farm buildings are now fairly well protected.

Two appropriations, one of \$25,000.00 for kitchen and dining-room building, and one of \$12,000.00 for a laundry, were later lumped together and the two buildings let as one contract. The laundry, which was erected parallel to, and about 60 feet removed from the present heating plant, is a one-room and one-story building of slow burning construction, well provided with windows for light, and ventilated by a monitor roof. The floor is cement, the ironing section being covered with matched boards. This building, which is of suitable size to do all of the work required in an institution of several hundred, is now equipped with four wooden washers, two extractors, a soap and a starch kettle, some set tubs, a six-compartment iron dryer, a 96 inch mangle and twelve ironing boards with electric irons.

The kitchen and dining-room building, named by the Trustees "The Quinby Building", is also a slow burning building throughout and is located between, and to the rear of the two dormitories. It has a center of two stories, the first floor of which is a hall with a serving room on each side, the second floor being occupied by the assistants employed in this and the laundry building. To the right and left of this center is a one-story dining-room, one for the boys and one for the girls, of 36 x 50 feet dimensions. To the rear of the center is a one-story kitchen 36 x 40, with an additional room to the right and left of it, one being used for bread making, and the other for the daily supplies. A large two-compartment refrigerator is connected with the kitchen in the rear by a walk-way.

There is a basement under the entire building which is used for the storing of supplies. The kitchen has a reinforced cement floor, is well lighted with windows, and has a monitor roof for ventilation. It is at present equipped with a galvanized iron bread baker, steel range, two jacket kettles, three steamers, and a tea, coffee or cocoa urn. The bread room has an electric dough mixer and cupboards to contain the bread. The kitchen is of adequate size to easily do the work of the institution for many years. The dining-rooms, which are connected with the kitchen by folding doors, are well lighted and are of such size as to easily care for four hundred.

These two buildings are a source of great satisfaction to the institution and are considered by experts from other states to be models of their kinds.

Besides the improvements made which were provided for by distinct appropriations, many others of a less important character have been made out of our regular maintenance. Among these, has been the overhauling of the old barn which was some time ago moved from the vicinity of the Administration House to its present site. This overhauling consisted in building an entirely new tie-up, together with clapboarding one side of the barn, the idea being to provide a stable in which it would be possible to produce a clean milk. A part of the wooden buildings have been repainted; a large number of shade trees have been set out; the new buildings have been graded about and stone sidewalks built to them.

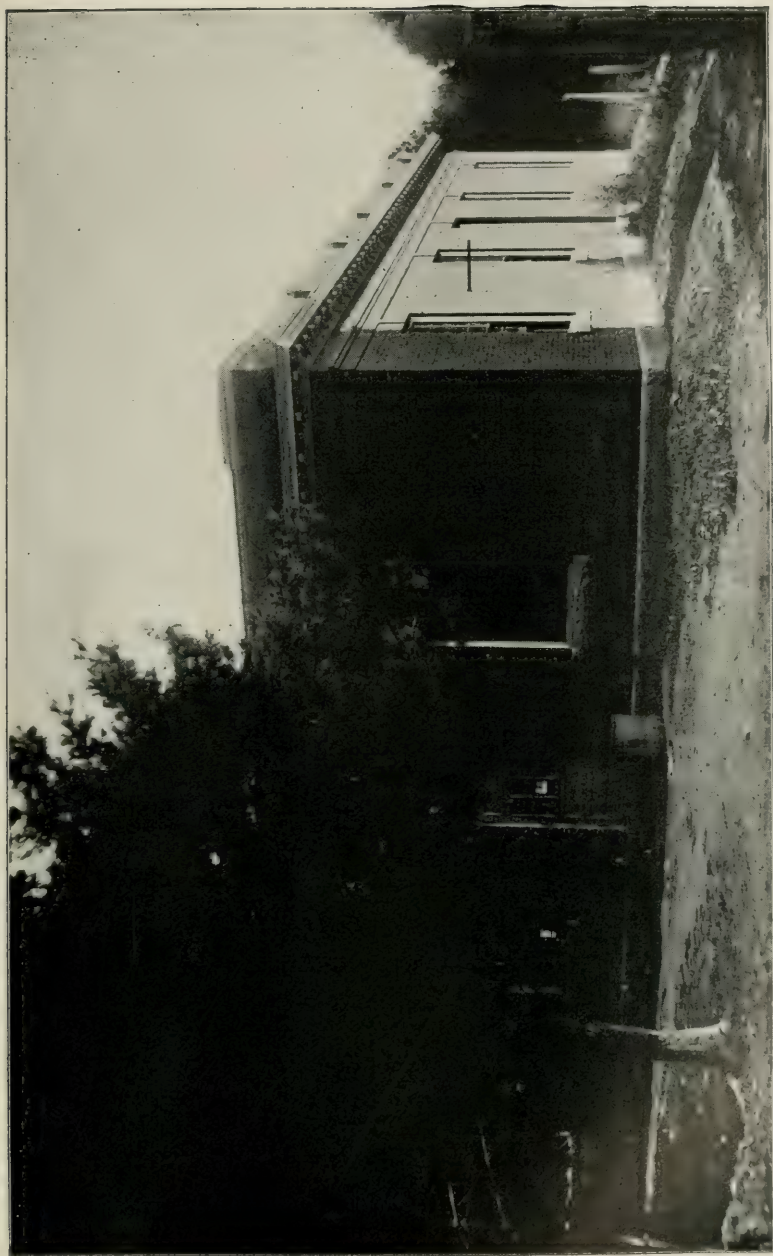
On the farm, besides the crops, which have been abundant, and of which an estimate is given on another page, the improvements commenced at the time we came here have been continued. The sinking of stones, the removal of stumps, and the draining of marshy places has gone on so that now it is only going to be a matter of two or three years before all of our tillable land will be practically a lawn. The necessity of providing land so that our boys may be kept employed should be urged upon the legislature.







QUINBY BUILDING



LAUNDRY





There is no question but what everybody over six years of age should be kept employed for such portion of the day as he is not in school, with the exception of sav half a day a week for play.

Our schools have done an increasingly good work along manual lines. We are now beginning to get the results of several years of painstaking labor on the part of our teachers. The basketry, which at first was very crude, is now being done with a finish and rapidity that is an object lesson to those who are skeptical as to the feeble-minded being made to do things that are worth while. The knitting, which was painfully slow at first, is now being turned off by both boys and girls in a manner that promises much to the earning capacity of our children thus trained. While many of our children are doing first class work and have a real earning power, still we try to keep the larger problem in mind at all times, that the purpose of the work is primarily for training and not to produce a few finished workers. The school room facilities are already inadequate and many of our children can not have the training they need and for which they were sent here, until additional school rooms are provided.

The sewing room, where next to the kitchen, more time, material and energy can be wasted unless carefully supervised, has produced results second to none in the school. In doubling the size of the institution this department has been called upon to double its work. It has not only responded to that demand, but has established a real rug making industry, an industry which if fostered, can provide an outlet for all the surplus labor of the girls, and an income of real importance to the institution.

The improvements without and within have gone on hand in hand, and one of the improvements within to which I want to call your attention, and which I hope is only the beginning of further research along that line, is the one of making careful hereditary studies of our children, with the view that the public may be shown the re-

sults of having in the general community this class of defectives. This work, which has largely been performed by the office assistant, a position which we were for pecuniary reasons only able to fill during the past year, consists in taking some of the most interesting families from which there are, say four in our institution, and then visiting the town from which they came and carefully making a record of as many generations of that family as possible, the whole later being charted and thus showing the number of feeble minded, epileptic, insane and criminals. The results are very interesting and will be an object lesson to the public.

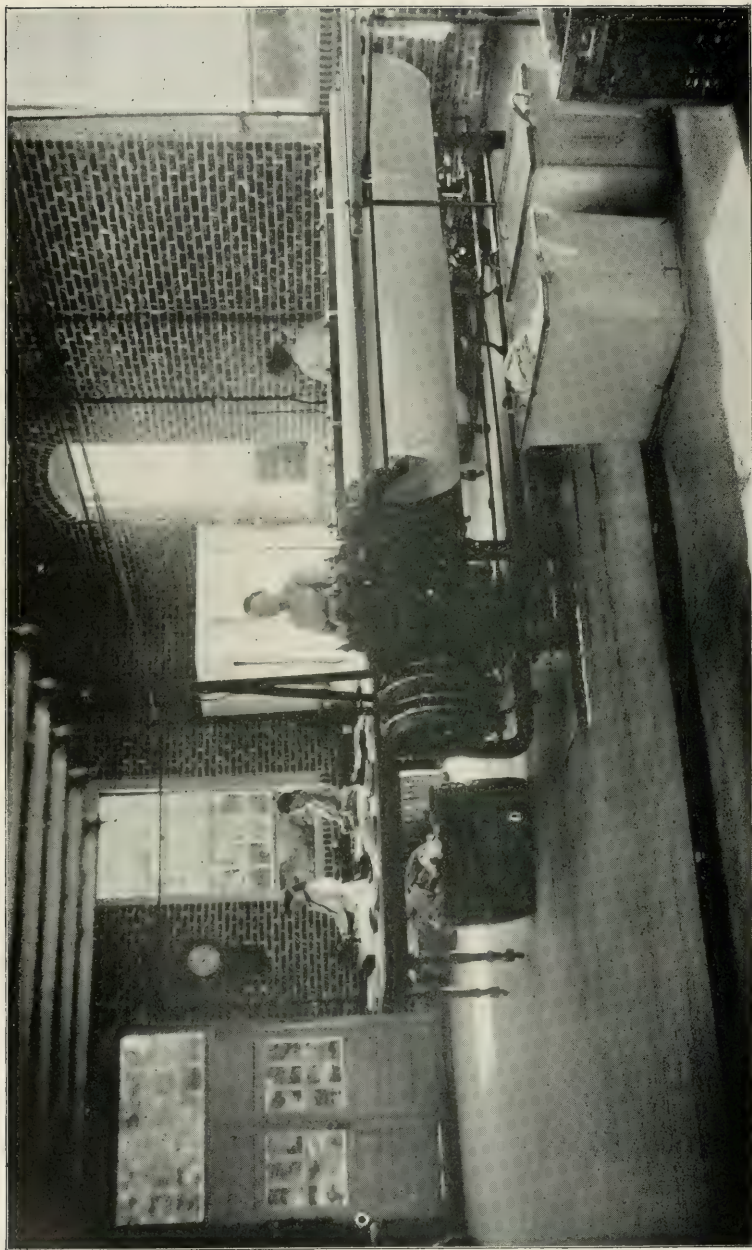
Through the courtesy of Prof. Johnstone of the New Jersey Training School at Vineland, our children were all tested by the Binet system. This thorough examination is now given to all new admissions and is proving not only of scientific interest, but of real value in ascertaining early the child's proper place in the school. Many of the children of twelve or fourteen years of age, whose appearance to a stranger or untrained observer would suggest nothing abnormal, have been found by the Binet test to be, mentally, only five or seven years old.

While we report much of progress during the two years covered by this report, still there is so much to be done before the school becomes what it should, that I feel that in recording this work it is not for the purpose of glorification, but merely to give the state encouragement to go on with the work so well established.

In taking up the needs of the school, I want to call to your attention that while we have in a small way an institution in infinitely better shape than ever before, still there is much to be done before it will be able to do its work in the wise and economical manner that I believe the state should do it.

We are taking care of and training 175 feeble-minded children at the present time, under 21 years of age. There are, without question, as many more of the same





INTERIOR OF LAUNDRY



THE SEWING ROOM





age still in homes, who are growing up in idleness, a burden to the family, a menace to the community, and who are, after all, indirectly supported by the public, for who but the public pays for the energy that can ill be spared by the mother of that child, which energy should be given to her to properly care for her home and usually other children?

Besides the feeble-minded, there is another group of dependents, a large number of whom are already on our waiting list, whose needs are second only to those of the above mentioned group, namely, the epileptic. At the present time there is no public institution that admits them but the county farms and the state hospital, all excellent institutions but not adapted to the proper care and education of this class. I would very earnestly recommend to your consideration the building of a dormitory in which for the next two years both epileptics and feeble-minded shall be admitted, with the idea in view that when the proper time comes, a separate and suitable dormitory be erected for the housing of the epileptics alone.

The farm house in which the male employees live has no bath, absolutely no provision for the sanitary disposal of sewage, and the low cellar is flooded with water during every wet season. This building should be repaired and fitted with modern plumbing; the underpinning raised and the cellar drained.

The sewerage system for all the buildings occupied by the children, and to which past reports have repeatedly called attention, is still pouring out sewage on the land no more than 300 feet from the buildings, and the odors are quite noticeable over a large and increasing area.

This unsanitary and intolerable condition could be relieved by the provision of a septic tank and filter beds, and ought to be given the earliest consideration by the state.

The question of a vegetable cellar, which for some years has been a very urgent one, is made still more acute at

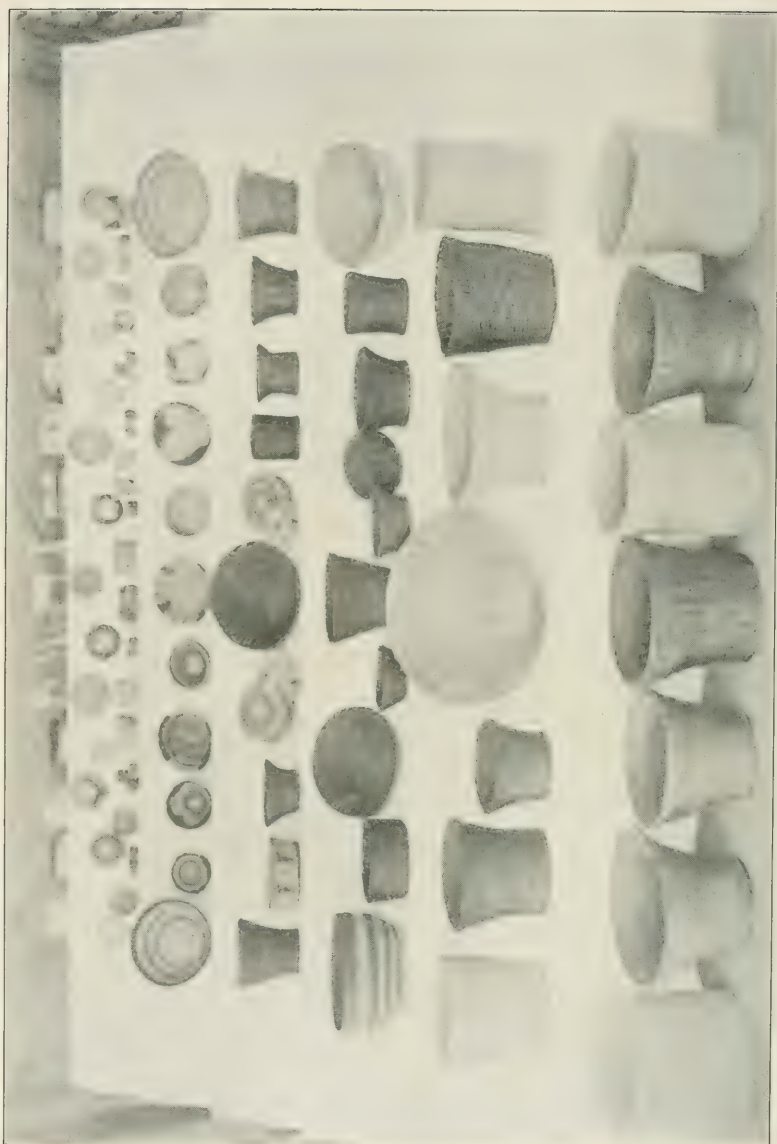


this time for the reason that the barn cellar in which they have been stored is now to be used as a receptacle for the excrement from the herd of cows to be kept above it. We are wasting every winter enough vegetables and fruit from freezing and rotting, due to not having a suitable place for their preservation, to pay at least one-fifth of the cost of the construction of a properly arranged vegetable cellar. It seems to me that no further argument ought to be needed to make it clear that this is a very pressing want.

Our water supply, which at present is obtained from Lake Opechee, by pumping with a gasoline engine to a 50,000 gallon tank situated on a trestle, and located a little above the school building, is entirely inadequate for a growing institution. During the winter season when both boilers and the laundry are running, we do not have on hand more than two days' supply at a time. A breakdown to any part of our system that can not be repaired in that amount of time, puts us in the position where our laundry work would have to stop, our sewerage and bathing systems be put out of commission, and render the obtaining of water for our low pressure boiler a difficult problem.

Besides the inconvenience and trouble which would arise from a breakdown in our water system, I want to call to your attention the fact that the state has invested in buildings and equipment an amount that could not be replaced for \$200,000.00, entirely uninsured and practically helpless in case of fire, even under the most favorable circumstances. The present pipe line should be extended for about 3,000 feet into an elevation of land well above the buildings and there a suitable and permanent reservoir erected that shall hold not less than a week's supply of water for the maximum size of the institution. The pump house should be enlarged, the present gasoline pump, which has done daily service for seven years, supplemented by a new one, and both equipped with electric motors.





EXAMPLES OF BASKET MAKING



GIRLS AT WORK ON LOOMS



Nearly all of our land fit for crops, has been cleared and brought into a fairly high state of cultivation. Our numbers are increasing and many of them must of necessity make this their permanent home. There is no question but that for the boys to a very large degree, and for the girls to a less extent, work on the land is the most profitable and at the same time, congenial employment. There is no reason why we should not, in the near future, provided we have plenty of land, raise practically all of the food stuffs needed, together with the provender required to feed our horses and cows, as well as to fat our beef, mutton and pork. We are now paying several hundred dollars each year for the rental of pastures and hay lands. Without doubt it is the part of wise economy for the state to invest in an abundance of land in order that this object may be obtained. Our neighbors' boundaries are so close to our buildings that it is difficult to avoid trespassing; for this reason as well as for economic administration, land should be for the present, secured near to the institution.

The above wants are all very vital and legislative appropriations for the same will result in the increased efficiency and economy of a work that the state has already well started.

We are very grateful to friends of the school for many useful gifts, and wish to mention especially a gymnasium vaulting horse and spring board presented by the Laconia Woman's Club; an annual steam-boat ride on Lake Winnebepesaukee and several entertainments at the theatre, for which we are indebted to Mr. C. W. Tyler; and a very much appreciated moving picture entertainment given to the children by Mr. Edwin A. Church.

Charles Sherman Little, superintendent of the school from its beginning, resigned July 1, 1910, to take charge of Letchworth Village, Thiells, N. Y. He leaves in New Hampshire a host of friends and a school which is a high testimonial of his ability.

In conclusion I wish to thank the board for their encouragement during these first few months of my service.

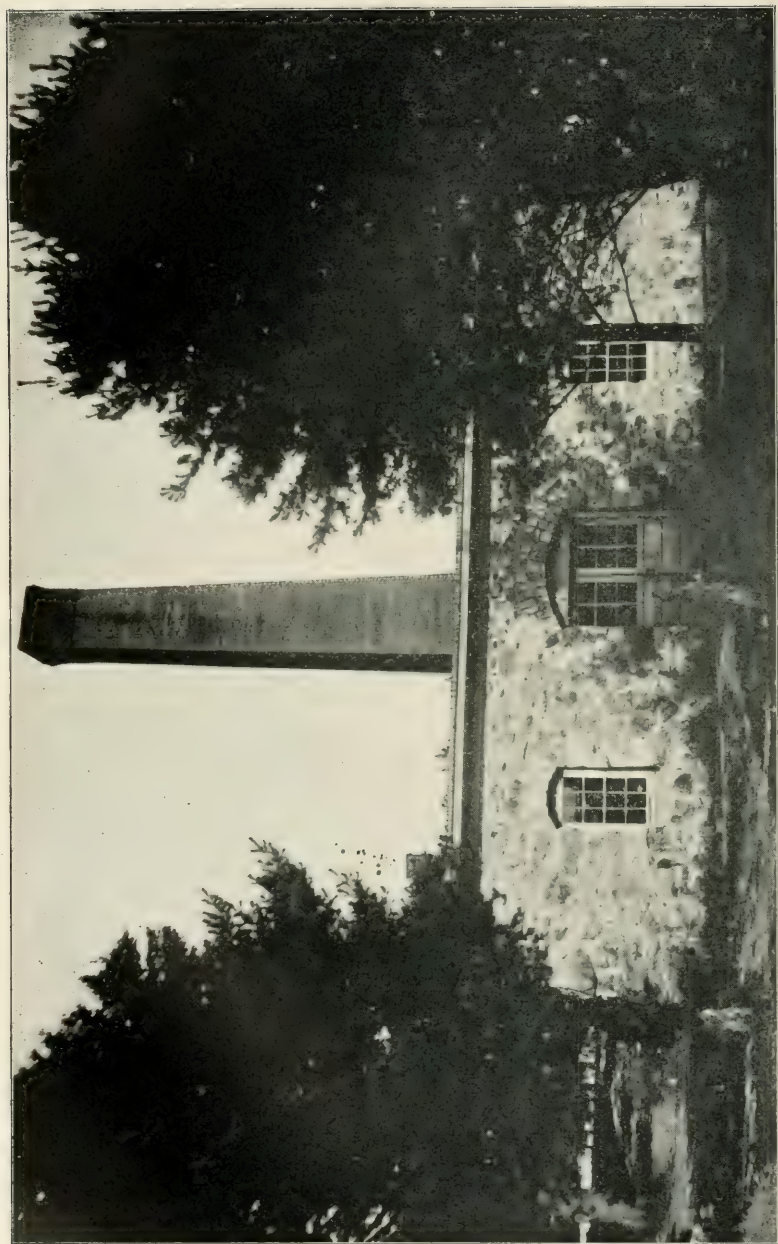
Respectfully submitted,

BENJAMIN WARD BAKER, M. D.

*Superintendent.*







BOILER HOUSE

# Financial Report.

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The following statement of receipts and expenditures from September 1, 1908, to August 31, 1910, inclusive, is respectfully submitted:

## RECEIPTS

Balance from appropriation of 1907-08	\$3,013.64
Received from state treasurer for maintenance	51,100.00
Received from state treasurer for con- struction (special appropriations)	45,000.00
Received from private pupils, sales, etc.	2,817.54
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	\$101,931.18

## DISBURSEMENTS.

Maintenance	\$56,911.16
Kitchen & Dining-room	25,000.00
Laundry	12,000.00
Dormitory furnishings	3,000.00
Water-works	2,500.00
Boiler-house	1,600.00
Hospital	900.00
Total	\$101,911.16
Balance	20.02
	<hr/>
	\$101,931.18

## Summary of Special Appropriations.

Appropriation for kitchen and dining	
room	\$25,000.00
" " laundry	12,000.00
Combined Appropriation	<u>\$37,000.00</u>

Expended as follows:

Wallace Building Co., contractors	\$30,696.42
C. R. Whitcher, architect	1,456.43
Eastern Laundry Machinery Co.	2,631.50
Stevens & Bradley, plumbing and heating	763.37
Symonds Table Co.	227.51
Lynn Superior Co., electric Bread mixer	285.00
Morandi-Proctor Co., kitchen furn'gs	939.77
	<u>\$37,000.00</u>

Appropriation for dormitory furnishings	\$3,000.00
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Expended as follows:

Glass	\$19.11
Concrete	138.91
House furnishings	2,413.31
Fire extinguishers	90.00
Labor and material	326.85
Freight, expressage, etc.	11.82
	<u>\$3,000.00</u>

Appropriation for water works	\$2,500.00
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Expended as follows:

Labor	\$460.91
Pipe, etc.	2,039.09
	<u>\$2,500.00</u>

Appropriation for Boiler House \$1,600.00

Expended as follows:

Brick	157.50
Masonry	147.05
Iron pipe, etc.	348.96
Express, etc.	1.63
Insurance	50.00
Labor	135.68
Boiler	759.18
	<hr/>
	\$1600.00

Appropriation for Hospital \$900.00

Expended as follows:

Electric Supplies	42.94
Lumber	38.50
Furnishings	79.31
Cement	241.90
Pipe	86.02
Hardware	55.13
Expressage, etc	2.47
Medical Supplies	30.07
Labor	323.66
	<hr/>
	\$900.00

# Analysis of Current Expenses

From September 1, 1908, to August 31, 1910.

Flour .....	\$2,700.25	
Meat .....	1,423.06	
Sugar .....	644.25	
Butter	} .....	904.88
Butterine		
Cheese		
Eggs.....	45.00	
Tea, Coffee, Cocoa, etc.....	182.88	
Vegetables .....	197.77	
Molasses .....	128.09	
Fish .....	434.55	
Fruit .....	107.33	
Groceries.....	1,509.92	
Fuel .....	5,206.17	
Provender .....	2,682.86	
Farm .....	4,688.83	
Repairs .....	1,226.30	
Electrical work and supplies .....	424.39	
Machinery .....	109.04	
Plumbing, etc.....	140.49	
Paints and hardware .....	534.97	
Lumber.....	668.21	
House furnishings.....	2,345.06	
Soap and Laundry supplies.....	380.54	
Light and power .....	1,250.08	
Clothing .....	2,677.64	
Water.....	488.98	
Library and office supplies.....	500.40	
Contingencies .....	122.99	
Postage, expressage, freight, etc.....	1,253.99	
Medical supplies.....	167.71	

School supplies.....	432.58
Trustees .....	156.03
Fire Hose.....	127.50
Return of runaways .....	8.75
Inspector of buildings.....	196.00
Architect .....	81.27
Silo .....	242.38
Pay roll.....	20,180.09
Official traveling expense.....	92.98
Diversions.....	246.88
General expense.....	2,000.07
	<hr/>
	\$56,911.16



# Estimates of Products of the Farm

September 1, 1908 to August 31, 1910

Quarts milk .....	3,650
Tons hay .....	124
Tons oat fodder .....	10
Tons rye straw .....	5
Bushels rye .....	75
Ensilage, tons .....	240
Calves .....	16
Pigs .....	73
Bushels potatoes .....	1,160
Bushels onions .....	270
Gallons maple syrup .....	60
Barrels vinegar .....	15
Bushels beets .....	107
Bushels carrots .....	157
Bushels turnips .....	112
Bushels parsnips .....	62
Bushels cucumbers .....	275
Bushels tomatoes .....	300
Bushels sweet corn .....	425
Bushels green peas (in the pod) .....	160
Bushels threshed beans .....	5
Bushels string beans .....	218
Bushel shelled beans .....	175
Bushels beet greens .....	140
Bushels turnip greens .....	80
Bushels salsify .....	15
Pounds squash .....	4,000
Pounds pumpkins .....	5000
Heads cabbage .....	7,500
Heads lettuce .....	2,120

Bunches celery.....	2500
Barrels apples.....	60
Bushels khol-rabbi .....	1
Bushels spinach .....	2
Bushels cress.....	2
Quarts cultivated strawberries .....	50
Quarts wild strawberries.....	10
Quarts cultivated blackberries .....	35
Quarts wild blackberries.....	225
Quarts currants.....	35
Quarts cherries.....	20
Quarts wild raspberries .....	275
Quarts blue berries.....	190
Bushels dandelion greens .....	300

## PRESERVES, JELLIES, ETC.

Quarts strawberry jam .....	5
Gallons raspberry jam .....	30
Gallons blackberry jam.....	28
Gallons rhubarb.....	4
Quarts gooseberries.....	3
Quarts cherries.....	5
Quarts peaches.....	6
Gallons pears.....	12
Quarts peach marmalade.....	3
Quarts grape marmalade.....	12
"Jim Jam" glasses.....	24
Current Jelly glasses.....	12
Raspberry Jelly glasses.....	20
Grape Jelly glasses.....	16
Blackberry Jelly glasses.....	5

## PICKLES

Gallons gherkins.....	77
Gallons chow chow.....	5
Gallons piccalilli.....	38½
Gallons pickled peas.....	10
Quarts pickled onions.....	5

Gallons cucumbers.....	12
Gallons cauliflower.....	12
Quarts chili sauce.....	5
Gallons Old Dutch.....	4
Gallons Old English.....	5
Quarts tomato ketchup.....	45

### VEGETABLE CANNED

Quarts string beans.....	226
Quarts shell beans... ..	95
Quarts peas.....	244
Quarts corn.....	160
Quarts tomatoes.....	186

### VEGETABLES SALTED DOWN

Barrels string beans.....	2
Barrels dandelion greens.....	2
Barrels cucumbers.....	5
Barrels green tomatoes.....	1
Quarts corn dried .....	6

### ARTICLES MADE IN THE SEWING ROOM.

October 10, 1908, to August 31, 1910.

Boy's shirts.....	100
Blouses.....	119
Overalls, pairs .....	150
Jumpers .....	80
Trousers, pairs .....	6
Rompers .....	58
Night shirts.....	157
Suspenders .....	248
Slippers .....	428
Neckties.....	3
Under waists.....	76
Corset covers.....	76
Undervests .....	36

Drawers .....	108
Petticoats.....	45
Nightgowns.....	154
Dresses.....	166
Aprons .....	185
Tires .....	52
Shirtwaists .....	80
Bathing suits .....	46
Belts .....	8
Sleeves .....	31
Mittens, pairs.....	395
Handkerchiefs .....	78
Waitress cuffs, pairs.....	3
Sanitary towels.....	269
Sanitary belts .....	84
Sheets.....	456
Pillow slips.....	574
Roller towels.....	232
Bath towels.....	354
Bureau scarves.....	53
Stand covers.....	51
Shelf covers.....	14
Table cloths.....	14
Napkins .....	213
Bibs .....	480
Holders .....	134
Bags .....	60
Candy bags .....	17
Cocoa bags.....	12
Garner tips.....	276
Blankets hemmed .....	400
Dish towels .....	293
Scrub cloths .....	108
Mangle cloths.....	8
Strainers .....	12
Bread cloths.....	207
Dusters .....	30

Curtains.....	10
Face cloths.....	167
Hemstitched towels .....	12

### FANCY WORK MADE IN SEWING ROOM.

School bags.....	5
Shoe bags .....	4
Work bags.....	8
Crocheted lace, yards.....	1
Handkerchiefs .....	9
Knitted slippers, pairs.....	5
Knitted mittens, pairs .....	2½
Knitted wristers, pairs .....	3
Knitted stockings, pairs .....	1
Embroidered waists .....	3
Embroidered aprons.....	4
Embroidered slippers, pairs .....	1
Embroidered needle cases.....	6
Embroidered doilies (2, lace edged).....	7
Embroidered collar and cuff sets .....	2
Embroidered collars.....	7
Embroidered sofa pillows.....	1
Embroidered belts .....	1
Tooth brush cases .....	16
Sponge cases .....	11
Pen wipers.....	14
Pin cushions.....	7
Sun bonnet.....	1

### RUGS MADE IN SEWING ROOM

Scrap rugs.....	1
Knitted rugs.....	1
Hooked rugs.....	3
Woven rugs .....	149
Woven hammock.....	1
Total yards woven.....	196½

## MADE ON WARDS.

Bandages.....	1000
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## ARTICLES MADE IN SCHOOL ROOMS.

Baskets, reed.....	234
Baskets, raffia.....	125
Shawls.....	20
Slippers, pairs.....	34
Mittens, pairs.....	9
Face cloths.....	46
Helmets.....	6
Wristers, pairs.....	4
Towels.....	2
Swedish scarfs.....	3
Hot water bag covers.....	5
Stockings, pairs.....	2
Touque.....	1
Lace, yards.....	2
Bed shoes, pairs.....	5
Doll's jackets.....	15
Hoods.....	2
Bath mitts.....	4
Scarfs.....	2
Baby jacket.....	1
Raffia pillows.....	4
Doll's hammocks.....	40
Broom cases.....	25
Tea Pot stands.....	16

## ARTICLES MENDED IN SEWING ROOM

Oct. 10, 1908, to Aug. 31, 1910.

Shirts.....	1304
Blouses.....	1149
Overalls.....	2102
Jumpers.....	830
Trousers.....	743
Coats.....	45
Night-shirts.....	1636

Under waists .....	32
Undershirts .....	805
Underdrawers .....	908
Union Suits .....	45
Bathing Suits .....	4
Russian Suits .....	5
Gymnasium Suits .....	17
Rompers .....	298
Sweaters .....	27
Vests .....	8
Caps .....	5
Slippers .....	513
Shirtwaists .....	6
Dresses .....	4
Aprons .....	459
Sheets .....	45
Pillow slips .....	29
Blankets .....	36
Towels .....	59
Bureau scarves .....	5
Spreads .....	14
Curtains, pairs .....	6
Table cloths .....	9
Napkins .....	27
Tray cloths .....	12
Bibs .....	1352
Bread cloths .....	8
Laundry bags .....	44
Lap-robe .....	1





SINKING STONES



## List of Donations, 1909-1910

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Mrs. Robert Kimball, Concord, N. H., fancy work articles and ribbons.

Mrs. R. P. Sheperd, Concord, heavy winter coat.

Woman's Club, Laconia, \$28, used for spring-board and horse. Large bundles of clothing and pieces for rug making.

Progressive Study Club, Manchester, box of rags for carpet making.

Ladies of Portsmouth, through Mrs. Martha Kimball, Christmas box of dolls, books, puzzles, paints, ties, handkerchiefs, etc.

Mrs. H. C. Carter, Concord, \$5.00.

Woman's Club, No. Conway, Christmas box, toys, candy clothing.

N. H. Daughters, Boston, through Mrs. Joslin, Jamaica Plain, Mass., large box for Christmas, toys, books, stationery, ribbons, collars and candy.

C. J. Plummer, Lakeport, small box tree ornaments, books and toys.

Mrs. C. P. Bancroft, Concord, large box clothing.

Colonial Club, Littleton, Christmas box, toys, etc.

Mrs. W. H. Moore, Dover, box of coats.

J. N. Hope, Dover, box of clothing.

Milford Women's Club, box of clothing and toys.

John C. Thorne, Concord, two boxes of books.

Woman's Club, Keene, two boxes woolen rags for rugs.

Friends in Council, Lisbon, box of aprons, ties, cards and ribbons.

Mrs. H. Hardy, Providence, R. I., eight records for graphophone.

Miss Carrie Evans, Concord, box of clothing.

Unity Club, Lancaster, box of rug material

Dr. F. B. Easton, Laconia, two bundles of clothing.

Mrs. H. C. Carter, Concord, \$5.00.

Woman's Club, Concord, \$10.00.

Mrs. J. A. Hill's S. S. class, Center Harbor, scrap-book and picture cards.

Miss Kate Warren, Lynn, Mass., dolls, post cards and pictures.

No. Conway Women's Club, through Mrs. G. H. Shedd, books, games, underwear, candy and rug pieces,

Pilgrim Press, through Mr. Landis, Sunday School supplies.

Mr. W. C. Landis, Lakeport, hymn books, papers, etc.

Miss Martha Kimball, Portsmouth, pieces of silk and cotton for rugs.

Miss Pearl Sanborn, Laconia, shirtwaists, dress skirt, shoes, etc.

Mrs. C. P. Bancroft, Concord, two boxes of clothing.

Sunshine Society, Littleton, games and books.

New Century Club, New Boston, \$5.00.

Mrs. C. P. Webster, Franklin, box of clothing, shoes, hats and pictures.

Woman's Club, Lisbon, box of toys, games and books.

J. S. Hope, Dover, two boxes coats, caps and collars.

Woman's Club, Exeter, box of clothing and shoes.

Woman's Club, No. Conway, clothing and rug material.

Woman's Club, Plymouth, 50 cts., books, pictures, puzzles, candy and games.

N. H. Daughters, Boston, Mass., large box of Christmas toys.

Council of Women, Littleton, box of games and toys.

Colonial Club, Littleton, box of Christmas toys.

Woman's Club, Lisbon, barrel of rags for rugs.

Woman's Club, West Concord, box of rags for rugs.

Woman's Club, Keene, box of rags for rugs.

New Century Club, New Boston, box of clothing, towels, bed linen, pictures, books and rags for rugs,

Mrs. Price, Newton, Mass., worsted, ribbons, etc.

Miss Winifred Rand, Newton, Mass., neckties and stocks.

Charity Association, Henry Siegel Co., Boston, Mass., \$15.00

Mrs. C. O. Hood and Mrs. Baker, Beverly, Mass., coats, shoes and clothing.

Progressive Study Club, Portsmouth, 1 barrel of rags.

The James E. Nichols Memorial Library Association, Center Harbor, box of illustrated papers.

Mrs. C. P. Webster, Franklin, box of old clothing.

Miss L. Maud Evans, Supt. of Mercy, W. C. T. U., Laconia, books and papers.

Mrs. Ellen Little Burbank, Webster, \$2.00,

New Century Club, New Boston, \$5.00.

Mrs. Joseph Dearborn, Salem, Mass., box of old clothing.

Whittenton Mfg. Co., Taunton, Mass., 100 pounds outing flannel, remnants.

Church of Christ, Hanover, shoes, handkerchiefs, neckties, pictures, games, tops and books.

## Laws Relating to School

### AN ACT TO PROVIDE FOR THE CARE AND EDUCATION OF FEEBLE-MINDED CHILDREN.

(Laws 1901, Chap. 102, Sec. 1, as amended, Laws 1905, See Chap. 23. Sects. 5 and 7, as amended, Laws 1909, See Chap. 47.)

SECTION 1. The state shall establish and maintain a school for the care and education of the idiotic and feeble-minded, between three and twenty-one years of age, which shall be known as the New Hampshire School for the Feeble-Minded Children. All children supported by towns or counties in the state, who in the judgment of the selectmen of towns or county commissioners of the county or State Board of Charities are capable of being benefited by school instruction, shall be committed to this institution. Provision shall also be made for the detention, care and custody of feeble-minded girls, who are inmates of the school, after they reach the age of twenty-one, if in the judgment of the board of trustees their segregation seems to be for the best interests of the community.\*

Laws 1901, Chapter 102. SECT. 2 The governor shall, with the advice and consent of the council, appoint five persons, one of whom shall be a woman, to be trustees of such school, who shall serve without compensation except that they shall be reimbursed for any necessary expenses they may incur in the discharge of their duties as trustees. The trustees shall be appointed as follows: The first three to serve for two years, the next two for four years; and thereafter trustees shall be appointed to serve four years. Said trustees shall have the general management and supervision of said school, and one or more of said trustees

\*Substitute for original Section 1, Chap. 102, Laws 1901.







BOYS' BASKET BALL TEAM



GIRLS' BASKET BALL TEAM



shall visit the school as often as once a month, and said board of trustees shall annually, on or before the first day of October of each year, furnish a report to the governor and council, containing a history of the school for the year and a complete statement of the accounts with all the funds, general and special, appropriated or belonging to the said school, with a detailed statement of disbursement.

SECT. 3. The governor shall be *ex officio* a member of the board of trustees of said school and shall annually visit and inspect the same.

SECT. 4. All indigent and destitute children in this state, who are proper subjects for said school, and who have no parents, kinsmen, friends or guardians able to provide for them, may be admitted as state charges, and all other children in this state who are proper subjects for said school, whose parents or other kinsmen, bound by law to support such children, are able to pay, shall pay such sum for care, education, and maintenance of such children as the trustees may hereafter determine; and such children and children from other states not having similar schools may be received into said school whenever there is room for them, providing there is room for them without excluding state charges, at a cost to such persons or those who are responsible for their maintenance, of not less than three dollars and twenty-five cents per week.

SECT. 5. Whenever it is made to appear upon application to the judge of probate for any county, and after a proper hearing, that any feeble-minded child or any feeble-minded female of child-bearing age resident within said county, and who is not already in any almshouse, the industrial school, or the New Hampshire hospital, or supported by any town or county, is a fit subject for the New Hampshire School for Feeble-Minded Children such judge may commit such child or feeble-minded female to said New Hampshire School for Feeble-minded Children by an order of commitment directed to the trustees thereof, accompanied by the certificate of two physicians who are

graduates of some legally organized medical college and have practiced three years in this state that such feeble-minded female is a suitable subject for said institution. Whenever, upon such application, there is occasion for the judge of probate to attend a hearing on days other than those fixed by statute as the regular days for the sitting of probate court he shall be allowed five dollars a day for his services and his expenses, which shall be paid by the county treasurer upon the certificate of the county commissioners.

SECT. 6. Any order of committal under this act shall be subject to appeal in the same manner, by the same persons, and to the same extent that decrees of the judge of probate appointing guardians over persons alleged to be insane are subject to appeal, and no commitment under this act shall bar *habeas corpus* proceedings, but the court upon *habeas corpus* proceedings, may confirm the order of commitment whenever justice requires. Any inmate of the New Hampshire School for Feeble-Minded Children may be discharged by any three of the trustees, or by a justice of the superior or supreme court, whenever a further detention at the school is in their opinion unnecessary, but any person so discharged who was under sentence of imprisonment at the time of his commitment, the period of which shall not have expired, shall be remanded to prison.

SECT. 7. Feeble-minded persons shall be admitted to the institution in the following order: First, feeble-minded children now in public institutions supported entirely at public expense; second, the feeble-minded children not supported as aforesaid; third, the feeble-minded children of the state not in any public institution, who have no parents, kinsmen or guardian able to provide for them, or persons who are committed by a judge of probate; fourth, those residing within the state whose parents, kinsmen, or guardian bound by law to support such children are able to pay; fifth, children of other states whose

parents or guardians are able and willing to pay.

SECT. 8. The board of trustees, as soon as appointed and organized, shall proceed as soon as practical to purchase a suitable site for said school and home, and erect thereon and properly furnish and equip suitable buildings and structures to accomplish the objects set forth in this act.

SECT. 9. Said trustees shall have power to make all necessary rules and regulations as to admission to the institution and for the government and control of said institution and its inmates, and to do everything that is necessary to properly care for and educate the feeble-minded children of the state. All bills contracted by them in purchasing a site, erecting, repairing and equipping suitable buildings, and operating the institution for the next two years shall be audited by the auditor of the state treasurer's accounts, and the governor shall draw his warrant upon any money in the treasury to pay the same.

SECT. 10. A sum of money not exceeding thirty thousand dollars shall be appropriated under this act, to be used or expended for the purpose named therein within the next two years.

SECT. 11. All acts and parts of acts inconsistent with this act are hereby repealed and this act shall take effect on its passage.

(Approved March 22, 1901.)

**BY-LAWS OF THE TRUSTEES**  
of the  
**New Hampshire School for Feeble-  
Minded**

**MEETINGS.**

SECTION 1. The annual meeting of the board of trustees shall be holden at the institution in Laconia on the second Tuesday of October. Quarterly meetings shall be holden on the second Tuesday in January, April and July.

SECT. 2. Written notice of the annual and quarterly meetings shall be sent by the secretary to each member of the board at least one week previous to the day appointed and any meeting may be continued by adjournment until the business thereof shall be completed, due notice having been given to the trustees.

SECT. 3. The chairman or any two trustees may instruct the secretary to call a special meeting of the board whenever in their opinion it is deemed necessary. Such notice must state specifically the business for which the meeting is called.

SECT. 4. Three members shall constitute a quorum for the transaction of any business.





MILITARY DRILL



## OFFICERS AND THEIR DUTIES.

SECT. 5. The trustees shall at the annual meeting elect by ballot a chairman, secretary and treasurer, who shall hold their respective offices one year and until others are chosen in their stead. Should either of said offices become vacant it may be filled at a special meeting duly called for that purpose.

SECT. 6. The chairman shall preside at all meetings of the trustees. The secretary shall keep a record of all meetings of the board with the names of those present and shall prepare all documents and notices directed by the chairman or by the trustees. The treasurer shall receive all donations and legacies and shall report the same at the annual meeting of the trustees.

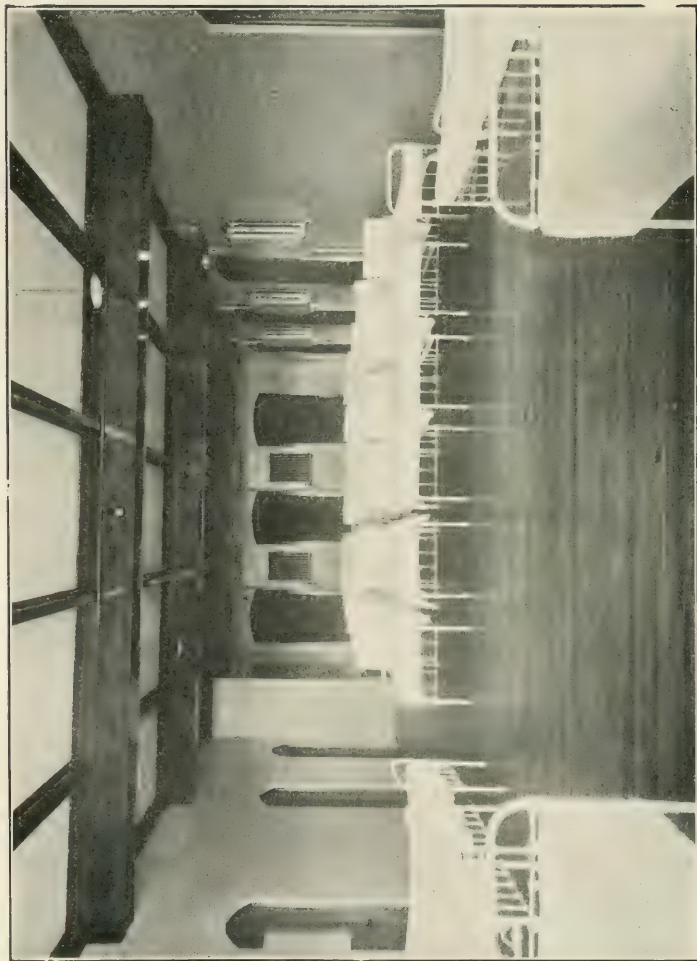
SECT. 7. Two of the trustees shall visit the school each month and inspect thoroughly all departments. A written record signed by the visitors shall be entered in a book kept for the purpose. Assignment for visits shall be made at the annual meeting and notice shall be sent to the visitors by the superintendent the first day of each month.

SECT. 8. No trustee shall receive any compensation for his services as trustee but expenses necessarily incurred in rendering the same shall be paid for by the state.

SECT. 9. The board of trustees shall appoint a superintendent who shall be a physician and reside at the school. He shall have the entire control of the treatment and management of the inmates of the school; the power to appoint and discharge all persons employed. All bills shall be approved by him and at each quarterly meeting he shall make a report of the financial condition of the institution. His books shall at any time be open to the

trustees for examination. He shall exercise a general supervision and direction of every department of the institution subject to the approval of the trustees.





BOYS' WARD

# TERMS OF ADMISSION TO THE SCHOOL

APPLICATION No. \_\_\_\_\_ ADMISSION No. \_\_\_\_\_

## New Hampshire School for Feeble-Minded

191

### DESCRIPTIVE APPLICATION

(USE INK IN WRITING)

*Let every question be answered as minutely as possible by the parents, guardians, or friends of the applicant for admission to the school.*

QUESTION	ANSWER
1. Name in full of applicant for admission.	1
2. When was the applicant born?	2
3. Where was he born, town and county?	3
4. Was he born at the full period of gestation?	4
5. Were there any extraordinary circumstances attendant upon the delivery? If so, describe them.	5
6. What has been the general health and the bodily condition of the applicant?	6
7. What is now the general health of the applicant?	7
8. Does he walk?	8
9. At what age did he begin to walk?	9
10. At what age was any peculiarity first noticed?	10
11. In what manner did peculiarity first manifest itself?	11
12. Is there any peculiarity in the form or size of head? If so, describe.	12
13. Is there any infirmity of body or limbs, any paralysis, or any striking peculiarity? If so, describe fully.	13



## REPORT OF SCHOOL FOR FEEBLE-MINDED

QUESTION	ANSWER
14 Is he now subject, or has he ever been subject, to epilepsy, convulsions, or fits of any kind? If so, describe fully.	14
15 Is he of average size for his age?	15
16 Is he active and vigorous? Does he run about and notice things, or is he indolent?	16
17 Is he nervous?	17
18 How is his appetite? Is he gluttonous?	18
19 What is the state of the sense of taste? Is he particular about what he eats, or will he swallow things without regard to taste?	19
20 Are sight and hearing good?	20
21 Is he fond of music?	21
22 Does he recognize color?	22
23 What colors does he know by name?	23
24 Does he recognize form?	24
25 Does he notice pictures to distinguish them?	25
26 Does he understand language?	26
27 Does he understand a command?	27
28 Can he do an errand?	28
29 Does he talk?	29
30 At what age did he commence to talk?	30
31 Is there any peculiarity or defect of speech? If so, describe?	31
32 Does he use understandingly such words as OR and IF?	32
33 Please give several specimens of his mode of talking, and be careful to put down the words exactly as he uses them?	33
34 Does he know the alphabet?	34

QUESTIONS	ANSWER
35 Does he read? How much?	35
36 Does he count? How many?	36
37 What are his habits with regard to personal cleanliness?	37
38 Does he soil or wet the bed?	38
39 Does he soil or wet day clothes?	39
40 Can he dress and undress himself?	40
41 Can he feed himself?	41
42 Does he use a spoon, or knife and fork?	42
43 Can he tie his shoestrings in a regular knot?	43
44 Can he do any work, and what kind?	44
45 Does he hide, break or destroy things?	45
46 Does he sleep well and quietly?	46
47 Is he obedient?	47
48 Is he passionate or of good temper?	48
49 Has he any other unfortunate habits?	49
50 How does he amuse himself?	50
51 What cause has been ascribed for his mental deficiency?	51
52 Has he had the usual diseases of childhood, measles, scarlatina, whooping cough, etc.?	52
53 Has he been vaccinated?	53
54 Where was the father born?	54
55 What was the general bodily condition and health of the father? Was he vigorous and healthy, or the contrary?	55
56 Was the father of the applicant scrofulous, or was he subject to fits?	56

QUESTION.	ANSWER
57 Were all his senses perfect?	57
58 Was he always a temperate man?	58
59 About how old was he when applicant was born?	59
60 Was there any known peculiarity in the family of the father of the applicant?— that is, were any of the grandparents, parents, uncles, aunts, brothers, sisters or cousins, blind, deaf or insane, or inflicted with any infirmity of body or mind?	60
61 If dead, at what age did the father die and of what disorder?	61
62 Where was the mother of applicant born?	62
63 What was the general bodily condition of mother of the applicant? Strong and healthy or the contrary?	63
64 Was she scrofulous or ever subject to fits?	64
65 Were all senses perfect?	65
66 Was she always a temperate woman?	66
67 About how old was she when the applicant was born?	67
68 How many children had she before the applicant was born?	68
69 How many since?	69
70 How many have died, and of what disease?	70
71 Was there or is there any deformity of body or mental deficiency in the other children? If so, describe fully.	71
72 What was the state of the mother's health during the time she was pregnant with the applicant?	72

# REPORT OF SCHOOL FOR FEEBLE-MINDED

92

QUESTION	ANSWER
73 Was she subject to any bodily injury or severe sickness or to any extraordinary mental emotion or fright great sorrow or the like?	73
74 Was she related by blood to her husband? If so, in what degree?—first, second or third cousin?	74
75 If dead, at what age did she die and of what disorder?	75
76 Was there any known peculiarity in her family?—that is, were any of her grandparents, parents, uncles, aunts, sisters, brothers, children or cousins, either blind or deaf or insane, or afflicted with any infirmity of body or mind?	76

## Certificate of Family Physician

The Family Physician, or the one best acquainted with the family and the child, is requested to fill out and sign the following certificate:

PLEASE DATE

.....191 .  
I, ..... a citizen of New Hampshire,  
Physician, and practitioner in the town of .....  
hereby certify that I have examined ..... and  
find that ..... is not insane, but is so deficient in mental  
ability that ..... cannot be taught in common schools  
as others of ..... age are. .... bodily health is  
..... and ..... has no contagious disorder.

Signed,

..... M. D.

This application, when properly filled out, is to be mailed to  
BENJAMIN WARD BAKER, M. D., Superintendent, Laconia, N. H.

REPORT  
OF THE  
Fish and Game Com-  
missioners

OF  
NEW HAMPSHIRE

TO THE  
GOVERNOR AND COUNCIL

SEPTEMBER, 1910.

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VOLUME III. - - PART VII.

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CONCORD, NEW HAMPSHIRE,

1910.

PRINTED BY  
R. W. MUSGROVE, - BRISTOL, N. H.,  
1910.



# FISH AND GAME COMMISSIONERS'

## REPORT

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*To His Excellency, the Governor, and the Honorable Council:*

The Commissioners of fish and game herewith submit their biennial report for the two years ending August 31, 1910.

The two years past have been the busiest in the history of your commission. At the last session of the legislature a law was passed, and approved February 19, 1909, which required a resident hunter to take out a permit, costing the holder one dollar.

As we had previous to this a law that required a non-resident and an alien to take out a license, your commission claimed it would be much easier to convict parties hunting without a license, for they then must have either a non-resident or alien license, or a resident hunter's permit. This resident law has not only increased the revenue from non-residents and aliens, but has given us a good sum from the resident permits issued.

For instance, in 1908 there were issued to non-residents and aliens five hundred and seventy-nine licenses. In 1909 there were issued eight hundred and ninety-four licenses, giving us an increase of three thousand one hundred and fifty dollars from non-residents and aliens. There were twenty-three thousand eight hundred and seventy-eight permits issued to resident hunters. As twenty-five per cent is allowed the agents who issued these permits, it nets the state seventeen thousand nine hundred and eight dollars and fifty cents. Add this to the

eight thousand, nine hundred and forty, you have twenty-six thousand eight hundred and forty-eight dollars and fifty cents, not adding the sums received from fines and forfeitures. The State Auditor has ruled that no money shall be expended from the state treasury, for any purpose, without a specific appropriation authorizing the expenditure. The only specific appropriation made for the fish and game department was eight thousand and six hundred dollars. Of this two thousand and six hundred dollars for general expenses. For personal expense one thousand three hundred and fifty dollars. For detectives one thousand dollars. For transportation one hundred and eighty-five dollars. For printing one hundred and ten dollars. Is it to be wondered at, with twenty-four thousand seven hundred and seventy-two hunters in our fields and forests, that there are violations of our laws in every direction; with only one thousand dollars to pay for detective work during the year, besides what little work the commissioners can get time to do.

Our detective system is all wrong. We have a large number scattered all over the state, but rarely, if ever, do we get a conviction through the efforts of these men. Three or four good men, who should be paid a living salary, would be of more benefit to the state than all of the men we have registered as detectives. Pay these men enough so they could devote their whole time to the work of the commission. This would well apply to the commissioners. They also should receive compensation enough for their services and should not be allowed to engage in any other pursuit or business, except the work of the commission.

The law that required a resident to take out a permit to hunt has been received with favor from every section of the state. Our agents have done good work and, as a whole, have been very careful in issuing these permits. Many have taken out permits who never hunt for the purpose of giving the fish and game interest a fund to work

with. As a business proposition, if the State of New Hampshire expects to continue receiving this revenue from hunters, we must do something to stock our lakes and streams with fish, and our covers with game birds. Your commissioner supposed, and is of the opinion still, that every dollar of this money could, and should be used for this purpose. If the state received no revenue other than that received from licenses and hunters' permits, it would be another question. It is safe to say that outside of permits and licenses the state is receiving over one million dollars revenue from those coming here to enjoy our hunting and fishing annually. In advocating the resident permit law before the Senate and House committees, your commission claimed it would not only make the commission self-supporting but would give us a fund to protect our fish and game.

It is well to state right here that although there has been quite a sum accumulating in the state treasury, this sum has never been credited (so far as we can learn) to the fish and game commission. This money should not have been allowed to accumulate in this way, for the reason that there has never been enough received from fines and forfeitures, non-resident and alien licenses to pay the running expenses of what the fish and game commission represents ; until after the law was passed requiring a resident to take out a permit to hunt. There is no question but that every sportsman expected this revenue to be used for the benefit of the commission and the work it represents. There has been much fault found with your commission because the money has not been used for this purpose. It was a mistake, and one which could not be remedied until the next session of the legislature. We are sure that if our Governor and Council had the power every copper of this would be used for fish and game interests, for never have our commission had a more friendly Governor and Council than Governor Quinby and Council.

Our hatchery at Colebrook and at Laconia are superintended by competent men, who are getting good results, but we are sure that the output of fry and fingerlings at each of these stations could be doubled if we had the funds to enlarge these plants. The demand for fry and fingerlings is constantly on the increase. Never so noticeable as during the last two years. In addition to the brook trout spawn taken at these two hatcheries—between eight and nine hundred thousand at Laconia, and between two and three hundred thousand at Colebrook. We have purchased each year, for a number of years from commercial hatcheries in Massachusetts, one million eyed eggs, making in all about two million fry and fingerlings that we are putting out each year, and this does not fill one-half the demand for them. For the last three seasons we have had a series of droughs, the like of which we have never before known in New Hampshire during the last forty years. These drouths affect the southern section of the state much more severely than they do the northern, and it is wonderful that our brook fishing, taking everything into consideration, has been as good as it has during the last two years.

The lake fishing, as a rule, has been very satisfactory. Take Newfound lake for instance. Where the fishing for the last few years has not been up to the old time standard, we are pleased to report that the catch, the last spring, has been very gratifying, both the salmon and lake trout. The same would apply to Sunapee lake. For the last season salmon and trout have been taken in goodly numbers. The salmon mostly the Pacific salmon of the Chinook variety.

The planting of these we made mention of in our report of 1908. It is very gratifying to know that these salmon are thriving and increasing wonderfully in the different lakes into which they have been introduced. Specimens as large as sixteen pounds in weight have been reported from Sunapee lake. The United States

Commission should receive praise for this, for it is through its kindness that we obtained the spawn of this variety of fish. In fact, the United States' hatchery at Nashua, which has for a superintendent Waldo F. Hubbard, has done a great deal towards stocking our lakes and streams.



## GAME

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We are pleased to say that your commission has not received as many reports of damage being done by deer, as we received previous to the time when the law made an open season, allowing one to kill deer for fifteen days in a number of the southern counties.

We do not account for this by so many deer having been killed, but from the fact that the hunting of all game makes it more wary. We have no way of telling the exact number of deer killed in our state. A law should be passed compelling every person to report to the town clerk of each town where the deer is killed. In that way, excepting those killed illegally, we would know.

We are of the opinion that as many, if not more, deer were killed in the winter of 1909, and the spring of 1910, by dogs than by hunters. At one time we had reports of eight different deer, within fifty miles of Nashua, that had been run down and killed by dogs. The cause of this in a measure was a deep snow with a heavy crust that would allow a dog to run all right, but would let a deer through at every jump it made. Something should be done to suppress this dog nuisance. Hunting dogs, in our opinion, should not be allowed to run at large and hunt alone during the close season, for, in this way, the young game of all kinds is run down and killed. In most of the cases where we have located the owners of the dogs that have killed deer, they have had their dogs killed at once, since they did not care to run the risk of having to pay a fine.

In our large cities and towns we have a great number of dogs that are allowed to run at large the whole year, hunting the surrounding country from their homes in every direction. Most of these dogs are mongrels, with just enough hound in their makeup to give them nose enough

to follow well and fast. In fact the worst deer dogs we have ever known were part hound and part shepherd.

Very few fox hounds that have been thoroughly trained to follow the fox, care to run a deer. For instance a good raccoon dog will rarely run anything but the game he is trained to hunt. There is nothing more aggravating to the person who loves to hunt our rabbit or northern hare, than to have his dog jump a fox or a deer, and leave the hunter for the rest of the day without any dog to hunt with.

In fact it is not necessary to tell any hunter that any dog, whatever it may have been trained for, is valuable according to the completeness of its training. There is another side to this dog question, namely, the damage they have done and are doing to the industry of sheep raising in New Hampshire. In fact it is claimed that the alarming decrease of sheep in New Hampshire is caused by dogs.

#### ELK

In the last year we have received no complaint regarding elk having done damage, in the section of the Ragged mountains, where they are located at the present time.

#### GAME BIRDS

Regarding our game birds, of which the ruffed grouse, commonly called partridge—which in our opinion is the superior of all game birds, is decreasing. It is true there have always been seasons when there has been a scarcity, but never so pronounced as within the last few years. It is true that some seasons in some localities they may seem to be fairly plenty, but as a whole we have to confess they are decreasing. Something should be done to remedy this.

The woodcock, in our opinion, are not holding their own, but the decrease is not as not as noticeable as with



the grouse. There are many reasons for the cause of this decrease. It is safe to say there are two good shots to-day where there was one twenty years ago, and many more hunters proportionately. Then we have the house cat which in our opinion does more damage than any one cause, and the worthless dog, also the telephone and telegraph wires, which kill many woodcock and partridge by their flying against the wires. And last, but not least, is the automobile with which parties, living in adjoining states, can cover ten times the ground that can be done with a team, or a person hunting on foot.

In most of our towns there are one or more men, who know every rod of hunting ground within a long distance of their homes, who can be secured as guides for these parties.

If one will think it over, it is wonderful that there is as much game left. The time to protect, is while we have something to protect, not wait until it becomes extinct as has the passenger pigeon. It is strange, but at every session of our legislature for the last few years there are parties who advocate the lengthening of the open season on both grouse and woodcock.

This sentiment does not come from our best sportsmen we are pleased to say. It is hard to make laws to please everyone, what would benefit some small section of our state would be fatal to the state as a whole perhaps. So that, in framing laws it should be done with the object in view of benefitting all. Your commission is decidedly of the opinion that Sunday should be made a close day for hunting every variety of game, and the penalty should be the same as though the game was killed in the close season. There is a law against carrying fire-arms on Sunday; we are not aware that it has ever been enforced. The enforcement of this law does not come under the jurisdiction of your commission, but under the city and town authorities.

N. WENTWORTH,	} Commissioners	
CHAS. B. CLARKE,		of
FRANK P. BROWN,		Fish and Game.

# LIST OF FISH AND GAME COMMISSIONERS OF THE UNITED STATES AND CANADA

---

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 Deputy Commissioner, Hugh M. Smith, Washington, D. C.  
 Chief Clerk, I. H. Dunlap, Washington, D. C.

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 Statistics and Methods, A. B. Alexander, Washington, D. C.  
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 W. K. Hancock, " " Yes Bay via Ketch-  
 ikan, Alaska  
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E. P. Matheuson, Anaconda

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Phoebe Mullen, Lincoln  
W. J. O'Brien, Gretna  
Joe J. Bochler, Alma  
Isaac King, Superior  
N. O. Alberts, Saronville

## NEVADA

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Charles B. Clarke, Concord  
Frank P. Brown, Whitefield

## NEW JERSEY

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Wm. A. Logue, Bridgeton  
Percival Chrystie, High Bridge  
Ernest Napier, East Orange

## NEW MEXICO

Thos. P. Gable, Santa Fe

## NEW YORK

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J. Duncan Lawrence, Bloomville  
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D. J. Armstrong, Willow City  
Herman Winterer, Valley City  
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J. L. Killion, Towner

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Thos. B. Paxton, Cincinnati  
Geo. W. McCook, Steubenville  
J. F. Rankin, South Charleston  
D. W. Greene, Dayton  
John C. Speaks, Columbus

## OKLAHOMA

J. S. Askew, Chickasha



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Geo. A. Steel, Salem  
R. E. Clanton, Salem  
R. O. Stevenson, Forest Grove

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John Hamberger, Erie  
Henry C. Cox, Wellsboro  
Andrew R. Whitaker, Phoenixville  
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W. Gordon Reed, 2d, Providence  
Edwin R. Lewis, Westerly  
W. H. Thayer, Bristol  
C. M. Hughes, Newport

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Geo. F. Mower, Newberry  
L. M. Gasque, Marion  
James Henry Rice, Summerville

## SOUTH DAKOTA

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## TENNESSEE

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## TEXAS

T. H. Wood, Rockport

## UTAH

Fred W. Chambers, Salt Lake City.

## VERMONT

John W. Titcomb, Lyndonville

## VIRGINIA

W. McDonald Lee, Irvington

## WASHINGTON

John L. Riseland, Bellingham

## WEST VIRGINIA

J. A. Viquesney, Belington

## WISCONSIN

Jabe Alford, Madison

Geo. B. Hudnall, Superior

E. A. Birge, Madison

Jas. J. Hogan, LaCrosse

Wm. J. Starr, Eau Claire

A. A. Dye, Madison

A. L. Osborne, Oshkosh

George Rickeman, Madison

## WYOMING

Theodore Tregoimey, Laramie

C. W. Morgareidge, Sheridan

# DEPARTMENT OF MARINE AND FISH- ERIES, CANADA

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A. G. Duncan, Marksville, Ontario  
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A. C. Robertson, Barrington Passage, Nova Scotia  
H. Torrey, Guysboro', Nova Scotia

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H. T. McKay, Dawson, Yukon Territory

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E. G. Taylor, Nanaimo, British Columbia  
J. T. Williams, Port Essington, British Columbia  
A. P. Halladay, care of C. B. Sword, British Columbia  
M. H. McIndoo, care of E. G. Taylor, British Columbia

R. M. S. Mignault, St. Michel d'Yamaska, Q., Fishways

E. Kemp, Charlottetown, P. E. I., Oyster Culture

Wm. Wakeham, Gaspé Basin, P. Q., F. P. S. "Princess"

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T. Migneault, 140 Rue St. Francois, Quebec  
J. LeCovey, Lobster Cove  
J. A. Chevrier, Amherst, Mag. Islands  
Alex. Blais, Berthier (en bas)  
Eusebe Leblanc, Esquimaux Point  
Richard Joncas, Natashquan  
Achille Cormier, Esquimaux Point  
Fredk. Veit, Gaspé Basin

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#### CAPE BRETON COUNTY

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Henry Levatte, Louisburg

Joseph McDonald, Little Loraine  
John McCuish, Scatarie  
Timothy Sullivan, Little Bras d'Or  
Murdoch McLean, Leitches Creek  
M. R. McInnis, Amaguadus Pond  
A. R. Forbes, North Sydney  
Angus McLeod, Port Morien

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E. H. McGregor, Lower Stewiacke  
G. W. Henderson, Tatamagouche

## CUMBERLAND COUNTY

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John D. Reid, Pugwash  
Gay Thompson, Oxford  
F. Brownell, Northport  
S. Canning, Advocate Hd.

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Thomas German, Metaghan

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John Davis, Guysborough  
Davis Reid, Port Hillford

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Robert Gaston, Popes Harbour  
Wm. Kennedy, Hubbards Cove

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Wm. Aucoin, Eastern Harbour  
John B. McLellan, Kingsville  
A. A. Chisholm, S. W. Margaree  
Albert Hart, N. E. Margaree  
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R. D. McDonald, Broad Cove Chapel

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George Treuholm, Grand Pre

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E. D. Smith, Shag Harbor

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Angus McLean, Ingonish  
D. P. Montgomery, Neil's Harbour  
Charles McRae, Brook, Middle River  
Duncan Gillis, Baddeck  
Alex. Morrison, Wreck Cove  
John M. Campbell, care of Agent, Halifax  
Angus E. Duggan, Dingwall, C. North

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A. M. Hatfield, Arcadia

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Dexter Connors, Alma

## CHARLOTTE COUNTY

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Charles Savage, Wilson's Beach, Campobello  
Robert Billings, St. Andrew's  
E. A. McNeill, West Isles



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Thomas Canty, Bathurst  
Jerome E. Doucet, Elm Tree  
Wm. C. Robicheau, Inkerman

## KENT COUNTY

W. F. Hannah, Richibucto  
C. B. Leger, Buctouche

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L. A. Gagnon, Edmunston

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## VICTORIA COUNTY

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## MANITOBA

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Dugald McEwen, Selkirk

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## SASKATCHEWAN

J. W. Silverthorne, Lumsden  
Robert Headrick, Prince Albert

## BRITISH COLUMBIA

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Charles Harrison, Massett  
James Wise, New Westminster  
John McLeod, Nelson  
H. Helgesen, Post Essington  
S. Morrill, Post Essington  
W. T. Adamson, Naas River  
G. Sangstad, Rivers Inlet

# LACONIA STATION

## DISTRIBUTION OF FRY AND FINGERLINGS

FALL OF 1908

### CHINOOK SALMON FINGERLINGS

Penacook lake, Concord	.	.	.	2,500
Pleasant lake, New London.	.	.	.	2,500
Lake Sunapee	.	.	.	10,000
Winnepesaukee lake	.	.	.	15,750
Winnisquam	.	.	.	7,800
Newfound lake	.	.	.	10,000

1909

### BROOK TROUT FRY

Streams in the town of	Nashua	.	.	20,000
	Manchester	.	.	40,000
	Milford	.	.	40,000
	Greenfield	.	.	10,000
	Keene	.	.	40,000
	Charlestown	.	.	10,000
	Walpole	.	.	20,000
	Walpole	.	.	20,000
	Concord	.	.	40,000
	Newbury	.	.	40,000
	Sunapee	.	.	10,000
	Allenstown	.	.	20,000
	Epsom	.	.	10,000
	Northwood	.	.	10,000
	Concord	.	.	10,000

Streams in the town of	Pittsfield . .	20,000
	Pittsfield . .	10,000
	Barnstead . .	10,000
	Dover . .	40,000
	Exeter . .	20,000
	Hopkinton . .	10,000
	Hillsborough . .	20,000
	Bennington . .	10,000
	Haverhill . .	10,000
	Nashua . .	20,000
	Manchester . .	10,000
	Hudson . .	10,000
	Bristol . .	10,000
	Farmington . .	10,000
	Rochester . .	20,000
	Somersworth . .	10,000
	Portsmouth . .	10,000
	Canaan . .	10,000
	Lebanon . .	30,000
	Sandwich . .	20,000
	Laconia . .	50,000
	Hopkinton . .	10,000
	Warner . .	10,000
	Bradford . .	10,000
	Newport . .	20,000
	Waterville . .	40,000
	Campton . .	10,000
	Tilton . .	10,000
	Boscawen . .	50,000
	Merrimack . .	10,000
	Laconia . .	5,000
	Ashland . .	10,000
	Rumney . .	10,000
	Wentworth . .	10,000
	Warren . .	20,000
	Gilford . .	5,000
	Belmont . .	10,000

Streams in the town of	Hancock . . .	10,000
	Harrisville . . .	10,000
	Keene . . .	30,000
	Boscawen . . .	10,000
	Hillsborough . . .	20,000
	Peterborough . . .	30,000
	Melvin Village . . .	10,000

## LAKE TROUT FRY

Newfound lake, Bristol . . . . .	30,000
Asquam lake . . . . .	30,000
Tarleton lake . . . . .	24,000
Highland lake, Andover . . . . .	6,000
Winnepesaukee lake . . . . .	27,000
Winnisquam lake . . . . .	18,000

## CHINOOK SALMON FRY

Newfound lake, Bristol . . . . .	24,000
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## CHINOOK SALMON YEARLINGS

Winnepesaukee river, Laconia . . . . .	1,000
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## BROOK TROUT FINGERLINGS

Streams in the town of	Gilford . . .	500
	Belmont . . .	500
	Belmont . . .	500
	Andover . . .	1,000
	Haverhill . . .	1,000
	Milford . . .	750
	Greenfield . . .	1,000
	Antrim . . .	250
	Hancock . . .	250
	Hillsborough . . .	250
	Peterborough . . .	500

Streams in the town of	Boscawen . . .	250
	Concord . . .	500
	Hooksett . . .	500
	Derry and Hudson . .	1,000

## SILVER SALMON FINGERLINGS

Lake Sunapee . . . . .	15,000
Pleasant, New London . . .	2,500
Tarleton . . . . .	500
Silver . . . . .	2,500

## BROOK TROUT FRY

Streams in the town of	Rochester . . .	40,000
	Somersworth . . .	10,000
	Hudson . . .	10,000
	New Boston . . .	30,000
	Manchester . . .	40,000
	Epsom . . .	20,000
	Barnstead . . .	10,000
	Campton . . .	50,000
	Belmont . . .	10,000
	Warren . . .	20,000
	Bradford . . .	6,000
	Newbury . . .	30,000
	Newport . . .	35,000
	Milford . . .	20,000
	Hancock . . .	10,000
	Marlboro . . .	20,000
	Keene . . .	30,000
	Francestown . . .	10,000
	Antrim . . .	20,000
	Bennington . . .	15,000
	Jaffrey . . .	10,000
	Franklin . . .	15,000
	Canaan . . .	10,000



Streams in the town of	Lebanon	.	.	35,000
	Fitzwilliam	.	.	20,000
	Troy	.	.	10,000
	Walpole	.	.	20,000
	Melvin Village	.	.	10,000
	Haverhill	.	.	10,000
	Belmont	.	.	10,000
	Gilford	.	.	15,000
	Gilmanton	.	.	10,000

## LAKE TROUT FRY

Bradford lake	.	.	.	.	6,000
Mirror lake	.	.	.	.	24,000
Newfound lake	.	.	.	.	30,000
Winnipesaukee lake	.	.	.	.	50,000
Winnisquam lake	.	.	.	.	20,000

## LAND-LOCKED SALMON YEARLINGS

Sunapee lake	.	.	.	.	4,000
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# COLEBROOK STATION

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1908

## LAKE TROUT FRY

First Connecticut lake	.	.	.	15,000
Second Connecticut lake	.	.	.	5,000

1909

## BROOK TROUT FRY

Streams in the town of	Berlin	.	.	45,000
	Gorham	.	.	15,000
	Bethlehem	.	.	10,000
	Franconia	.	.	20,000
	Littleton	.	.	25,000
	Whitefield	.	.	15,000
	Lisbon	.	.	15,000
	Fabyans	.	.	15,000
	Carroll	.	.	15,000
	Bartlett	.	.	15,000
	Jackson	.	.	20,000
	Conway	.	.	30,000
	Glen	.	.	10,000
	Shelburne	.	.	30,000
	Dummer	.	.	15,000
	Milan	.	.	15,000
Profile lake	Franconia	.	.	20,000
Streams in the town of	Jefferson	.	.	15,000
	Groveton	.	.	15,000
	Lancaster	.	.	20,000
	Millsfield	.	.	10,000

Streams in the town of	Erroll	.	.	20,000
	Columbia	.	.	10,000
	Stewartstown	.	.	5,000
	Clarksville	.	.	5,000
Big Diamond pond	.	.	.	40,000
Little Diamond pond	.	.	.	20,000
Greenough pond	.	.	.	20,000

## LAKE TROUT FRY

First Connecticut lake	.	.	.	175,000
Silver lake, Madison	.	.	.	25,000

## BROOK TROUT FINGERLINGS

Streams in the town of	Littleton	.	.	3,000
	Bethlehem	.	.	3,000
	Carroll	.	.	3,000
	Haverhill	.	.	3,000
	Franconia	.	.	3,000
	Lisbon	.	.	3,000
	Carroll	.	.	3,000
	Conway	.	.	3,000
	Bartlett	.	.	3,000
	Lancaster	.	.	3,000
	Jefferson	.	.	3,000
	Northumberland	.	.	3,000
	Fabyans	.	.	3,000
	Pittsburg	.	.	6,000
	Jackson	.	.	3,000
	Glen	.	.	3,000
	Whitefield	.	.	3,000
	Dummer	.	.	3,000
	Shelburne	.	.	3,000
	Randolph	.	.	3,000
	Berlin	.	.	6,000
	Stark	.	.	3,000
	Stratford	.	.	3,000

Streams in the town of	Gorham	.	.	3,000
	Milan	.	.	3,000
	Success	.	.	3,000
	Ossipee	.	.	3,000
	Enfield	.	.	3,000
	Twin Mountains	.	.	3,000
	Erroll	.	.	4,000
	Columbia	.	.	1,000
Big Diamond Pond	.	.	.	22,500
Little Diamond Pond	.	.	.	7,500
Greenough Pond	.	.	.	7,500

## RAINBOW TROUT FINGERLINGS

Warner River, Merrimack Co.	.	.	3,000
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1910

## BROOK TROUT FRY

Streams in the town of	Bethlehem	.	.	10,000
	Littleton	.	.	15,000
	Franconia	.	.	20,000
	Whitefield	.	.	15,000
	Lisbon	.	.	15,000
Profile lake	.	.	.	20,000
Streams in the town of	Haverhill	.	.	10,000
	Wentworth	.	.	20,000
	Groton	.	.	10,000
	Ellsworth	.	.	10,000
	Fabyans	.	.	15,000
	Carroll	.	.	15,000
	Bartlett	.	.	10,000
	Jackson	.	.	20,000
	Glenn	.	.	10,000
	Jefferson	.	.	20,000
	Lancaster	.	.	15,000
	Conway	.	.	35,000

Streams in the town of	Berlin	.	.	30,000
	Gorham	.	.	20,000
	Milan	.	.	10,000
	Shelburne	.	.	20,000
	Dummer	.	.	10,000
	Groveton	.	.	10,000
	Pittsburg	.	.	10,000
	Millsfield	.	.	10,000
	Erroll	.	.	15,000
	Columbia	.	.	10,000
	Colebrook	.	.	10,000
	Stewartstown	.	.	10,000
	Clarksville	.	.	10,000
Big Diamond pond	.	.	.	20,000
Little Diamond pond	.	.	.	15,000
Greenough pond	.	.	.	15,000

# FINANCIAL STATEMENT

## LACONIA STATION

Expense for quarter ending Aug. 31, 1908, and charged to  
1909 account :

Paid D. G. Wentworth, Supt., cash paid out	\$10 35
E. S. Reed, trucking and teams .	23 50
Cook Lumber Co., lumber . .	17 00
Z. F. Thompson, labor . . .	24 00
R. E. Glines, labor . . . .	12 00
L. W. Downing & Son . . . .	5 60
F. S. Roberts, fish meat . . .	183 84
A. T. Quinby & Son, hardware .	7 63
Aaron Hurd, labor . . . . .	6 00
W. S. Gilbody, labor . . . . .	4 00
Maurice Clemons, labor . . . .	36 00
	<hr/>
	\$329 92

Expense for quarter ending Nov. 30, 1908 :

Paid D. G. Wentworth, Supt., salary .	\$150 00
“ “ cash paid out . . . . .	9 08
Maurice Clemons, labor . . . .	91 00
F. S. Roberts, fish meat . . . .	145 38
John Roberts, coal . . . . .	20 14
E. S. Reed, trucking fish and teams .	48 75
E. G. Horn, labor . . . . .	18 00
A. T. Quinby & Son, hardware . .	4 38
J. E. Hutchinson, labor . . . .	4 00
Rubber boots . . . . .	6 31
Fish nets and express . . . . .	3 25

Paid Telephone . . . . .	\$8 20
	<hr/>
	\$508 49

Expense for quarter ending Feb. 28, 1909 :

Paid D. G. Wentworth, Supt., salary . . . . .	\$150 00
Maurice Clemons, labor . . . . .	83 00
F. S. Roberts, fish meat . . . . .	49 74
E. S. Reed, trucking and teams . . . . .	14 75
A. T. Quinby & Son, hardware . . . . .	1 25
J. P. Smith, labor . . . . .	2 50
American Express Co., on fish eggs . . . . .	66 02
Telephone. . . . .	9 85
	<hr/>
	\$377 11

Expense for quarter ending May 31, 1909 :

Paid D. G. Wentworth, Supt., salary . . . . .	\$150 00
D. G. Wentworth, cash paid out . . . . .	26 60
F. S. Roberts, fish meat . . . . .	96 80
E. S. Reed, trucking and teams . . . . .	62 75
Z. F. Thompson, labor . . . . .	28 53
L. W. Downing & Son, labor . . . . .	15 00
G. H. Mitchell & Co., labor . . . . .	7 61
A. T. Quinby & Son, hardware . . . . .	1 15
Maurice H. Clemons, labor . . . . .	92 00
Telephone . . . . .	4 64
	<hr/>
	\$485 08

Expense for quarter ending Aug. 31, 1909 :

Paid D. G. Wentworth, Supt., salary . . . . .	\$150 00
A. T. Quinby & Son, hardware . . . . .	3 55
R. E. Glines, labor . . . . .	4 00
Z. F. Thompson, labor . . . . .	11 00
E. S. Reed, trucking and teams . . . . .	12 25
F. S. Roberts, fish meat . . . . .	171 28



Paid Maurice H. Clemons, labor	.	.	\$84 00
Telephone	.	.	5 60
			<hr/>
			\$441 68

## Expense for quarter ending Nov. 30, 1909 :

Paid D. G. Wentworth, Supt.	.	.	\$150 00
“ “ cash paid out	.	.	36 33
Maurice H. Clemons, labor	.	.	91 00
F. S. Roberts, fish meat	.	.	104 40
E. S. Reed, trucking and teams	.	.	25 25
F. Z. Thompson, labor	.	.	13 00
E. G. Howe, labor	.	.	12 00
A. T. Quinby & Son, hardware	.	.	3 36
Rubber boots	.	.	18 00
			<hr/>
			\$453 34

## Expense for quarter ending Feb. 28, 1910 :

Paid D. G. Wentworth, Supt., salary	.	.	\$150 00
“ “ cash paid out	.	.	15 06
F. S. Roberts, fish meat	.	.	52 44
D. M. Rowe, labor	.	.	20 00
J. L. Roberts	.	.	15 50
F. Z. Thompson	.	.	11 00
E. Wentworth	.	.	10 80
E. S. Reed, trucking	.	.	5 50
Cook Lumber Co., lumber	.	.	90
			<hr/>
			\$281 20

## Expense for quarter ending May 31, 1910 :

Paid D. G. Wentworth, Supt., salary	.	.	\$150 00
“ “ cash paid out	.	.	48 59
Fred Thompson, labor	.	.	61 00
Fred S. Roberts, fish meat	.	.	57 47
C. A. French, trucking	.	.	34 50

Paid E. Wentworth, labor . . . . .	\$14 55
A. T. Quinby & Son, hardware . . . . .	2 25
	<hr/>
	\$368 36

## Expense for quarter ending Aug. 31, 1910:

Paid D. G. Wentworth, Supt. . . . .	\$150 00
F. S. Roberts, fish meat . . . . .	165 94
F. Z. Thompson, labor . . . . .	12 00
C. A. French, trucking fish . . . . .	8 75
A. T. Quinby & Son, hardware . . . . .	8 27
Village . . . . .	1 43
	<hr/>
	\$346 39

Total expense for 2 years	\$3,591 57
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## COLEBROOK STATION

Expense for quarter ending Aug. 31, 1908, and charged to 1908 account.

Paid D. H. McLinn, Supt., cash paid out.	\$ 85
Express . . . . .	75
Freight . . . . .	1 64
Alex. McKemion, labor . . . . .	47 25
Small & French, teams . . . . .	7 00
Fay Whipple . . . . .	2 50
Stevens & Tewksbury, labor . . . . .	24 40
Colebrook Lumber Co., lumber . . . . .	13 63
M. W. Gray, labor . . . . .	31 66
Leavitt, Gould & Hurlburt . . . . .	5 00
Royal Bros., fish meat . . . . .	114 32
W. L. Rowell, labor . . . . .	22 50
H. E. Stevens, labor . . . . .	49 57
Telephone . . . . .	17 85
Ed. Brunnell, labor . . . . .	12 00
O. E. Forrestall, labor . . . . .	5 25
Alex. McKemion, labor . . . . .	91 00
Orr & Rolfe, pipe . . . . .	44 00
	<hr/>
	\$491 17

Expense for quarter ending Nov. 30, 1808 :

Paid D. H. McLinn, Supt., salary . . . . .	\$150 00
"    "    cash paid out . . . . .	5 67
Henry B. Sawyer, labor . . . . .	8 84
B. S. Dean, labor . . . . .	1 00
Albert E. Bressett, labor . . . . .	67 75
H. E. Stevens, labor . . . . .	14 63
Telephone . . . . .	4 60

Paid Alex. McKemion, labor . . .	\$73 63
M. A. DeMerritt, labor . . .	15 95
H. S. Thurston, labor . . .	92 50
Small & French, teams and trucking . . .	53 50
W. L. Randall, labor . . .	7 42
Geo. Pearlston, labor . . .	1 00
Stevens & Tewksbury . . .	7 40
Royal Bros., fish meat . . .	76 36
Colebrook Hardware Co., hardware . . .	5 02
W. L. Jenks & Co., wire . . .	8 55
Linen Thread Co., nets . . .	1 94
	<hr/>
	\$455 79

## Expense for quarter ending Feb. 28, 1909 :

Paid D. H. McLinn, Supt., salary . . .	\$150 00
D. H. McLinn, cash paid out . . .	58
Express on fish eggs . . .	22 32
John Willey, labor . . .	18 00
Alex. McKemion, labor . . .	10 50
B. S. Dean, labor . . .	90
Stevens & Tewksbury, labor . . .	2 90
H. D. Sawyer, labor . . .	8 50
Fay Whipple, labor . . .	3 00
S. E. Atherton, labor . . .	12 48
Royal Bros., fish meat . . .	16 64
Telephone . . .	4 75
W. L. Rowell, labor . . .	6 25
	<hr/>
	\$256 82

## Expense for quarter ending May 31, 1909 :

Paid D. H. McLinn, Supt., salary . . .	\$150 00
D. H. McLinn, mileage . . .	38 60
Express . . .	2 70
Alex. McKemion, labor . . .	22 50
John Wilder, labor . . .	65 00

Paid Ed. Brunnell, labor . . . .	\$5 25
H. P. Goddard, labor . . . .	6 00
B. W. Covell, labor . . . .	6 00
Fay Whipple, labor . . . .	6 00
Small & French, teams . . . .	13 00
Stevens & Tewksbury . . . .	13 81
S. E. Atherton, labor . . . .	3 75
Royal Brothers, fish meat . . . .	78 88
Ashel Wheeler, varnish . . . .	11 00
	<hr/>
	\$422 47

## Expense for quarter ending Aug. 31, 1909 :

Paid D. H. McLinn, Supt., salary . . . .	\$150 00
Harry L. York, labor . . . .	44 00
Alex. McKemion, labor . . . .	22 50
H. P. Goddard, labor . . . .	7 00
Express . . . .	1 10
Lombard Bros. . . .	32
B. S. Dunn . . . .	75
Telephone . . . .	12 45
Colebrook Lumber Co., lumber . . . .	6 24
H. E. Stevens, labor . . . .	52 22
Stevens & Tewksbury, labor . . . .	12 03
S. E. Atherton, labor . . . .	6 45
E. F. Royal, fish meat . . . .	199 86
	<hr/>
	\$517 92

## Expense for quarter ending Nov. 30, 1909 :

Paid D. H. McLinn, Supt., salary . . . .	\$150 00
D. H. McLinn, expense putting out fish . . . .	90 95
Filing saws . . . .	50
Express . . . .	50
Lombard Bros. . . .	1 25
Earle Brush Co., brushes . . . .	1 33
Wm. Rolfe, labor . . . .	1 00

Paid H. L. York, labor . . . .	\$21 00
Alex. McKemion, labor . . . .	55 50
W. L. Rowell, labor . . . .	34 00
H. E. Stevens, labor . . . .	16 26
Small & French, teams . . . .	4 00
Fay Whipple, labor . . . .	32 50
H. D. Sawyer, labor . . . .	17 04
Telephone . . . .	5 75
Stevens & Tewksbury . . . .	3 25
S. E. Atherton, labor . . . .	16 48
E. F. Royal, fish meat . . . .	196 08
Fish net . . . .	15 68

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\$663 07

A barn was built for Superintendent at a cost of \$381 36

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\$1,044 43

Expense for quarter ending Feb. 28, 1910:

Paid D. H. McLinn, Supt., salary . .	150 00
Express . . . .	16 76
W. L. Rowell, putting in ice . .	13 50
Alex. McKemion, labor . . . .	1 50
Fay Whipple, labor . . . .	3 50
S. E. Atherton, fish meat . . . .	2 40
E. F. Royal, fish meat . . . .	64 56

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\$252 22

Expense for quarter ending May 30th, 1910:

Paid D. H. McLinn, Supt., salary . .	\$150 00
Freight . . . .	1 47
Mileage, putting out fish . . . .	32 95
Fay Whipple, labor . . . .	27 25
W. S. Goodwin, labor . . . .	6 00
Jos. Campbell, labor . . . .	1 50
Small & French, teams . . . .	2 00

Paid Stevens Bros. . . . .	\$7 60
Telephone . . . . .	10 50
H. R. Brigham . . . . .	9 74
E. F. Royal, fish meat . . . . .	54 08
	<hr/>
	\$303 09

Expense for quarter ending Aug. 31, 1910 :

Paid D. H. McLinn, Supt. . . . .	\$150 00
E. F. Royal, fish meat . . . . .	342 05
H. R. Brigham, fish meat . . . . .	30 56
Wolf, Sawyer & Keller, knife plates . . . . .	97
American express . . . . .	25
Cil Carleton, labor . . . . .	21 00
	<hr/>
	\$544 83

Total expense for two years	\$4,288 74
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### FISH SCREENS

Forest Lake in the town of Winchester ap- propriation	\$150 00
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1909 :

Oct. 26. Paid C. E. Hildreth . . . . .	\$32 56	
H. W. Hubbard . . . . .	30 87	
H. W. Swan . . . . .	57 00	
	<hr/>	
	\$120 43	\$120 00

Balance . . . . .	\$30 00
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Partridge lake in the towns of Littleton and Lyman, appropriation	\$500 00
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1909 :

Nov. 3. Paid C. M. Lane, labor . . . . .	\$432 14	
Kidder Machine Co., screen . . . . .	9 38	
	<hr/>	
	\$441 52	\$441 52

Balance . . . . .	\$58 48
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Silver Lake in the town of Madison, authorized by the Governor and Council . . . \$300 00

1909:

Nov. 27.	I. C. Kennett, labor	\$212 28	
	Kidder Machine Co., screen	33 33	
		<hr/>	
		\$245 61	\$245 61
			<hr/>
Balance	.	.	\$54 39

1909:

Nov. 27. A survey was ordered by the Governor and Council at Stinson lake in the town of Rumney and plans for a fish screen were made by Arthur W. Dudley, engineer, of Manchester, at an expense of \$18 08

## MISCELLANEOUS ACCOUNT

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1908:

Nov. 30,	Care of screen at Post pond .	\$5 10
	East Tilton .	5 80
	E. Sargent, painting boat .	2 50
	Care of screen at Newfound lake	12 50
	Connecticut lake	33 61

1909:

	County pond .	5 00
Feb. 28,	Newfound lake	6 25
	East Tilton .	3 00
	H. F. Hulubert, fish eggs .	500 00
May 31,	A. W. Dudley, survey . .	13 51
	John Tuttle, taking fish . .	3 00
	A. G. Dolloff, repairing fish screen	4 50
	Care of screen at Newfound lake	11 75
	East Tilton .	6 00
Aug. 31,	"	3 50
	Newfound lake	8 25
Nov. 30,	"	6 25
	East Tilton .	15 60

1910:

Feb. 28,	Newfound lake	6 25
	East Tilton	2 50
May 31,	Newfound lake	8 50
	East Tilton .	5 00
	H. L. Hulburt, fish eggs .	450 00
	Fred Goings, putting out fish .	23 00

## PRINTING NOTICES

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1908:

Nov. 30.	Sentinel Printing Co	.	.	\$3 50
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1909:

May 31.	White Mountain Journal	.	.	6 70
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Nov. 27.	Monitor and Statesman	.	.	6 19
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1910:

Apr. 3.	B. C. Snyder	.	.	3 00
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Aug. 30.	Littleton Courier	.	.	1 50
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Salaries of Board of Commissioners for two years ending August 31, 1910	\$5,200 00
Personal expenses	1,350 00
Received from non-resident hunting licenses :	
1908	\$5,790 00
1909	8,930 00
Received from resident hunting permits :	
1909	\$17,773 50
Received from fines for two years ending Aug. 31, 1910 :	\$746 70
Paid for detective service for two years end- ing Aug. 31, 1910	\$5,834 46
Balance detective fund in state treasury Aug. 31, 1910	\$46,401 81

## LIST OF LAKES AND PONDS

## LIST OF LAKES AND PONDS

LIST OF LAKES AND PONDS IN NEW HAMPSHIRE EXCLUSIVE OF THE GREAT LAKES, WINNIPESAUKEE, SUNAPEE, OSSIPEE, CONNECTICUT, ETC., WITH THE SIZE, CHARACTER OF THE BOTTOM, AND SPECIES OF FISH FOUND IN THEM.

Towns	Ponds	Acres	Bottom	Fish
Acworth	Cole	200	Rocky	Bass, pouts, perch, pickerel
Alstead	Lake Warren	560	Mud, gravel	Pouts, perch, pickerel
"	Pirce	8	Gravel	Trout
"	Caldwell	4	Muddy	Pouts, pickerel
"	Newell	5	Muddy	Pouts, pickerel
"	Lilly		Muddy	Pouts, pickerel
"	Brigham		Muddy	Pouts, pickerel
"	Crane	8	Muddy	Pouts, pickerel
"	Converse		Muddy	Pouts, pickerel
"	Townsend		Muddy	Pouts, pickerel
Alton	Half Moon	320		Bass (1877)
"	Woodman's			
"	Hill's			
"	Places			
Amherst	Babboosic	300	Various	Perch, pickerel, bass
"	Little	2	Muddy	Pickerel
"	Diamon	10	Muddy	Pouts and pickerel
Andover	Bradley	100	Muddy	Pouts and pickerel
"	Highland Lake	400	Various	Bass, perch, pouts, pickerel
"	Horseshoe and Andover	100	Muddy	Pickerel, perch, pouts
"	Elbow	300	Hard	Pickerel, perch, pouts
"	Cold	20	Muddy	Trout
Antrim	Gregg	100	Various	Bass (1873)
"	Dudley	31	Rocky	Perch, pouts
"	Tilton	10	Muddy	Eels
Auburn	Massabesic	2500	Sand, rocks	Bass, perch, pick'l, salmon, smelt, suckers
"	Little Massabesic		Muddy	Bass, perch, pick'l, salmon, smelt, suckers
Albany	Chocorua			
"	Whitten's			
Alexandria	Foster		Muddy	Pick'l, perch, pouts
"	Goose		Muddy	Pick'l, perch, pouts
Allenstown	Bear Hill	23	Muddy	Pickerel, horned pouts
Barnstead	Huntress			

## LIST OF LAKES AND PONDS.—Continued.

Towns	Ponds	Acres	Bottom	Fish
Barnstead	Brindle			
"	Suncook			Pickereel, perch, bass (1877)
"	Brandy			
Barrington	Swain's	100		Horn pouts, bass
"	Ayer's	100		Pick'l, pouts, bass
"	Round	90		Pouts, pickerel, perch, bass
"	Rochester Reser- voir	75		Pouts, pickerel, perch, bass
"	Ball Hill	50		Pouts, pickerel, perch, bass
"	Nippo	10		Pouts, pickerel, perch, bass
"	Stonehouse	5		Pouts, pickerel, perch, bass
"	Badger	26		Perch, pickerel, bass
Bath	Perde	30		Perch, pickerel, bass
Belmont	Winnepesaukee River			Pickereel, perch, bass
"	Lake Winni- squam			Pickereel, perch, bass
"	Gioga River			Trout
Benton	Long		Muddy	Trout
Berlin (City)	Success	300	Sand, rocks	Brook trout
Bow	Tura	50	Muddy	Pick'r'l, perch, pouts
Boscawen	Long	300	Rocks, sand	Pick'r'l, perch, pouts
"	Boyce's	10	Muddy	Pick'r'l, perch, pouts
Bradford	Bradford	275	Sand, rocks	Bass, trout, salmon pickerel
"	Todd's	200	Muddy	Pickereel, pouts, perch, eels
Brookfield	Cook's	350	Rocky	Pickereel, black bass, eels
Brookline	Potanipus	160		Pickereel, red perch
"	Lakiris	40		Horn pouts
Canterbury	Clough's	30	Sandy	Pouts, bass, pick'l, barbel
"	Shakers (5)	60		Pick'r'l, perch, pouts
"	Crane-neck	8	Muddy	Pick'r'l, perch, pouts
"	Forest	20	Muddy	Pick'r'l, perch, pouts
"	Morrill	20	Muddy	Pick'r'l, perch, pouts
"	Reservoir	35	Muddy	Eels, pick'r'l, perch, pouts
Canaan	Heart	1290	Sandy	Bass, pickerel
"	Goose	1000	Muddy	Bass, pick'r'l, pouts
"	Clark	700	Muddy	Pickereel, pouts
"	Mud	40	Muddy	Pickereel, pouts
"	Ford's	50	Chalky	Trout
Campton	Great Perch	50	Muddy	Perch, h. pouts
"	Little Perch	30	Muddy	Perch, pouts
"	Campton Mill Pond (artificial)	75	Muddy	Perch, trout, pouts
Center Harbor	Long			
"	Bear			
"	Hawkins			
"	Otter			Pickereel
Chatham	Kimball's	100	Mud, sand	Pickereel
"	Mountain	100	Rocks, sand	Trout
"	Province	10	Rokes, sand	Trout
Chesterfield	Spofford Lake	1500	White sand	Pike, bass, pickerel
"	Round			Pickereel
"	Baker			Pickereel
"	Lily	30	Muddy	Trouts, eels, pick'l
Chichester	Pinkfield			
Clarksville	Clarksville	35	Mud, gravel	Pickereel, pout



LIST OF LAKES AND PONDS—*Continued.*

Towns	Ponds	Acres	Bottom	Fish
Clarksville	Carr	20	Muddy	Trout
Columbia	Lime	30	Lime	No fish
	Fish	50	Muddy	Trout, eels
Concord (City)	Penacook lake	340	Sand, rocks	Salmon, lake trout, perch, pick'r'l, bass
"	Turtle			Pick'l, pouts, smelts
"	Turkey	120	Muddy	Perch
"	Little			
Conway	Walker's	2560	Rocky	Pick'l, pouts, perch, eels
"	Pequawket	640	Muddy	Pick'l, pouts, perch, eels
Croydon	Long			Smelt, pick'l, perch
"	Rocky			Bass, smelt
"	Governor's			Bass
"	Spectacle			
Colebrook	Mathew's	8	Muddy	Trout
Coos	Strafford	20	Muddy	Trout
"	Hoskin's	10	Muddy	Pick'l, perch, pout
"	Hoskin's (2)	10	Muddy	Pick'l, perch, pout
"	Platt's	10	Muddy	Pick'l, perch, pout
Danbury	School			Pouts, perch, pick'l
"	Pleasant			H. pout, pickerel
				Red roach
Danville	Long			
"	Cub	100	Muddy	Pick'l, perch, pouts
Deerfield	Pleasant	800	Sandy	Pick'l, perch, bass, pouts
"	Pruze's	150	Muddy	Pickerel, pouts
"	Deefield		Muddy	Pickerel
Deering	Piscataquog res-ervoir	300		Pick'l, perch, trout, pouts
"	Mud	50		Pick'l, perch, pout
"	Dudley	100	Rocky	Pick'l, perch, pout
"	Fulton	25	Muddy	Pick'l, perch, pout
Derry	Beaver	147	Sandy	Pick'l, bass, perch, pouts
"	Upper Shields			
"	Lower Shields			
Dixville	Trout			Trout
"	Moose			Trout
Dorchester	Cummings	100		Pickerel, pouts
"	McCutchins	20	Sandy	Pickerel, pouts
"	Reed	25		Pickerel, pouts
"	Bryant's	20		Pickerel, pouts
"	Reservoir	40		Pickerel, pouts
Dublin	Monadnock lake	250	Sandy, rocky	Trout
"	Thorndike	300	Muddy	Pickerel, perch
"	Night	50	Muddy	Pickerel, pout
"	E. Reservoir		Muddy	Pickerel, trout
Dummer	Big Dummer	200	Gravel, sand	Pickerel, trout
"	Little Dummer	100	Gravel, sand	Pickerel, trout
"	Sessions	150	Gravel, sand	Trout, chub, suckers
Dunbarton	Gorham	75	Muddy	Perch, pick'l, pout
"	Long	80	Muddy	Perch, pick'l, pout
"	Kimball's	100	Sandy, rocky	Perch, pick'l, pout
"	Purgatory	35		Perch, pick'l, pout
Eaton	Walker		Rocky	Bass, trout, pickerel
"	Crystal Lakes	90	Sandy	Bass, trout, pickerel
"	Chase	40	Muddy	Bass, trout, pickerel
"	Elwell	25	Muddy	Bass, trout, pickerel
"	Lary		Rocky	Bass, trout, pickerel
"	Thurston		Sandy	Bass, trout, pickerel
Effingham	Province	1000		
"	Leech			
Ellsworth	Ellsworth	100		

## LIST OF LAKES AND PONDS.—Continued.

Towns	Ponds	Acres	Bottom	Fish
Enfield	Mascoma Lake	500	Rocky	Bass, pick'l, perch
"	Crystal Lake or	350	Rocky	Salmon, pout, bass,
"	East Pond			lake trout, pickerel
"	Spectacle	150	Rocky	Pout, pick'l, perch,
"	George	50	Muddy	(white perch 1902)
"	Smith		Muddy	Pick'l, pouts, perch
Epsom	Chestnut	35	Rocky, sandy	Pick'l, pouts, perch
"	Ordiorne's	15	Mud and sand	Bass, pickerel, roach,
"	Round	1	Mud and sand	perch, pouts
Errol	Aker's	300	Muddy, rocky	Bass, pickerel, roach,
"	Long	10	Muddy, rocky	perch, pouts
"	Round	15	Muddy, rocky	Bass, pickerel, roach,
"	Smelt	10	Muddy, rocky	perch, pouts
"	Errol	10	Muddy, rocky	Trout, pickerel
"	Mann	30	Muddy, rocky	Trout
"	Bearbrook	75	Muddy, rocky	Trout
"	Part of Winnibagog Lake		Sandy, rocky	Trout, salmon, whitefish
Epping	Carpenter's			Pouts, pick'l, bass
Fitzwilliam	South	300	Sandy	Pick'l, perch, b. bass
"	Seipp	200	Muddy	Pickerel, perch
"	Rockwood's	100	Sandy	Pickerel, perch
"	Collins	30	Muddy	Pick'l, perch, smelt
Franeestown	Haunted	216	Sandy	Bass, perch, pick'l
"	Pleasant	216	Sandy	Bass, perch, pick'l
Franklin	Webster Lake	100	Sandy	Salmon, pick'l, perch, bass, h. pouts
Franconia	Echo Lake			Trout, bass
Freedom	Loon Lake	475	Sand, gravel	Perch, pick'l, trout
"	Round	8	Muddy	Perch, pick'l, h. pout trout
"	3 Danforth	250	Gravel, mud	Perch, pickerel
"	Trout	6	Sandy	Trout
Fremont	Loon	30	Muddy	Pickerel, h. pout
Gilford	Saltmarsh	30	Gravel, mud	Pick'l, pouts, perch
"	Lily	30	Muddy	Pick'l, pouts, perch
Gilmanton	Loon			Black bass, pickerel
"	Lougee			Black bass, pickerel
"	Young's			Pickerel
"	Rocky			Pickerel
"	Round			Pickerel
"	Shellcamp			Pouts, pickerel
Gilsum	Converse	2	Muddy	Trout
Goshen	Rand's	60	Sand, gravel	Pick'l, perch, pouts, bass, trouts
Grafton	Grafton	100	Sand, gravel	Pick'l, perch, trout, pout, bass
"	Kilton	100	Rocky	Bass, pout, pickerel
"	Tewksbury	50	Muddy	Perch, pick'l, pouts (Rainbow 1903)
"	Mud	20		Pouts, pickerel
"	Half Moon	50	Sandy	Pouts, pickerel
Grantham	Stocker	140	Mud, sand	Trout, perch, pouts, pickerel
"	Eastman	700	Mud, sand	Trout, perch, pouts, pickerel
"	Anderson	35	Mud, sand	Trout, perch, pouts, pickerel
"	Butternut	160	Mud, sand	Trout, perch, pouts, pickerel

## LIST OF LAKES AND PONDS.—Continued.

Towns	Ponds	Acres	Bottom	Fish
Grantham	Half Mile	40	Mud, sand	Trout, perch, pouts, pickerel
"	Miller	140	Mud, sand	Trout, perch, pouts, pickerel
"	Chase	12	Mud, sand	Trout, perch, pouts, pickerel
"	Lily	10	Mud, sand	Trout, perch, pouts, pickerel
"	Leavitt	80	Mud, sand	Trout, perch, pouts, pickerel
"	Grass	5	Mud, sand	Trout, perch, pouts, pickerel
Greenfield	Pollard's	300	Mud, sand	Pick'l, perch, pouts
"	Gould's	150	Sandy	Pick'l, perch, pouts
"	Cragin's	150	Mud, sand	Pickerel, perch
"	Hogback	10	Muddy	Perch
"	Bridges	10	Muddy	Perch, pouts
Groton	Spectacle	100	Rocks, sand	Perch, pickerel
"	Little	4	Muddy	Perch, pickerel
Hampstead	Nash	250	Muddy	Bass, perch, pick'l, pout
"	Island	200	Muddy	Bass, perch, pick'l, pout
"	Angle	100	Muddy	Bass, perch, pick'l, pout
Hancock	Norway	47	Muddy	Perch, pick'l, pout
"	Juggernet	15	Rocky	Perch, pick'l, pout
"	Half Moon	60	Muddy	Perch, pick'l, pout
"	Hunt	40	Rocky	Perch, pick'l, pout
"	Long	200	Rocky, sandy	Perch, pick'l, pout
"	Jack	4	Muddy	Perch, pick'l, pout
Harrisville	Harrisville	125	Rocky	Bass, perch, pick'l, pout
"	Breed	100	Rocky, sandy	Bass, perch, pick'l, pout
"	North	300	Rocky	Bass, perch, pick'l, pout
"	Mud	...	Muddy	Pickerel
Haverhill	Woods	1	Muddy	Perch, pouts
"	French	5	Sandy, muddy	Perch, pouts
Henniker	Long	...	Muddy	Pickerel
"	Middle	50	Various	Pickerel
"	Upper	75	Various	Pickerel
"	Whitaker's	100	Various	Pickerel
"	Gove's	80	Hard	Pickerel
"	Pleasant	75	Hard	Pickerel
"	Buxton's	5	Muddy	Pickerel
"	Morrill's	30	Muddy	Pickerel, trout
"	Cranny Hill	100	Hard	Bass, pick'l, perch
"	Clough's	...	Muddy	Pickerel
"	Mud	...	Muddy	Pickerel
Hill	Poverty	3	Sandy, muddy	H. pout, pickerel
"	Bartlett's	...	Muddy	H. pout, pickerel
Hillsborough	Loon	150	Muddy, rocky	Pick'l, bass, perch, pout, trout
"	Contention	75	Muddy, rocky	Pick'l, bass, perch, pout, trout
"	Gould	50	Muddy, rocky	Pick'l, bass, perch, pout, trout
"	Ellenwood brooks and bog	...	...	Trout
Holderness	Squam Lake	6400	Rocks, sand	Salmon, trout, cusk, pickerel
"	Little Squam Lake	150	Rocks, sand	Perch, smelt, barbel, eels

## LIST OF LAKES AND PONDS.—Continued.

Towns	Ponds	Acres	Bottom	Fish
Holderness	Oak	80	Muddy	Pick'l. pouts, perch, barbel
Hollis	Flint's	70	Mud and sand	Pick'l. perch, pouts
"	Long	50	Sandy	Pick'l. perch, pouts
"	Pennichuck	150	Sandy, rocky	Pick'l. bass, perch, pouts
"	Rocky	75	Sandy, rocky	Pick'l. bass, perch, pouts
Hooksett	Lakin's	200	Muddy	Pick'l. pouts, perch
"	Clay	80	Muddy	Pick'l. pouts, perch
"	Hinman's	15	Muddy	Pick'l. pouts, perch
"	Sawyer's	10	Muddy	Pick'l. pouts, perch
"	Ten Acres	5	Muddy	Pick'l. pouts, perch
"	Pinnacle	45	Sandy	Pick'l. pouts, perch
Hopkinton	Clement's	900	Sandy	Pick'l. pouts, perch
"	Grassy	100		Pick'l. pouts, perch
"	Rolfe	200	Mud and sand	Pick'l. pouts, perch
"	Smith's	30	Muddy	Pick'l. pouts, perch
Hudson	Otterwick	30	Mud and sand	Pickerel, perch
"	Robinson	50	Mud and sand	Pickerel, perch
Jaffrey	Frost	100	Muddy	Eels, pouts
"	Thorndike	50	Muddy, rocky	Pickerel, pouts
"	Gilmore	200	Sand, rocky	Pick'l. perch, pouts
"	Long	400	Sand, mud	Eels, pouts
"	Mud			
Jefferson	Cherry	300	Muddy	Pickerel
Kensington	Muddy	10	Muddy	Pouts, pick'l. perch
Kingston	Little	300	Muddy	Trout, perch, pick'l
"	Great	600	Gravel	Trout, perch, pick'l
"	Country	800	Gravel	Trout, perch, pick'l
"	Half Moon			Perch
Lancaster	Martin Meadow	300	Muddy	Pick'l. pouts, perch, eels
"	Baker's	30	Muddy	Pick'l. perch, eels
"	Blood	50	Muddy	Pick'l. pouts, perch, eels
Laconia	Pickerel	30	Muddy	Pick'l. pouts, perch, eels
Langdon	Lily	40	Muddy	Pouts, pickerel
Lee	Wheelright's	160	Gravel, mud	Bass, perch, pouts, pickerel, eels
Lempster	Long	700	Various	Pick'l. perch, pouts
"	Sand	500	Sand, gravel	Pick'l. perch, bass, pouts
"	Dodge	35	Muddy	Pick'l. flatsides, pouts
"	Beaver	10	Muddy	Pickerel, trout
"	Hurd	25	Muddy	Pickerel, flatsides
"	Duck	5	Muddy	Pickerel
Lincoln	Black	10	Muddy	Trout, h. pout
"	Shoal	10	Muddy	Trout, h. pout
"	Loon	50	Rocky, mud	Trout, h. pouts
Lisbon	Pearl Lake	100	Hard	Bass, pickerel
"	Streeter	90	Muddy	Pick'l. suckers, eels
Littleton	Partridge Lake	100	Hard	Bass, perch, h. pout, trout, pickerel
Litchfield	Darrah	14	Sandy	Pick'l. perch, pouts
"	Rich	4	Sandy	Perch, pouts
"	Common	5	Sandy	Perch, pouts
Londonderry	Kendall's	35	Muddy	Pick'l. perch, pouts
"	Scoby's	10	Muddy, rocky	
Loudon	Clough's	50	Gravel	Pick'l. perch, bass
"	Crooked	25	Gravel, rocky	Pick'l. perch, pouts
"	Sanborn		Muddy	Pick'l. perch, pouts
"	Bog		Muddy	Pick'l. perch, pouts
"	Hot Hole		Muddy	Pick'l. perch, pouts
Lyman	Duck No.	25	Sand, rocks	Bass, pick'l, barbel

## LIST OF LAKES AND PONDS.—Continued.

Towns	Ponds	Acres	Bottom	Fish
Lyman	Dodge	100	Muddy	Dace, pick'l, pouts
"	John Young	200	Rocky	Perch, pouts, dace
"	Round	50	Muddy	Dace, pick'l, pouts
"	Mountain			Horn pouts, trout
"	Flag			Black bass, pouts
"	The Cowin	50	Muddy	Pouts, dace, pickerel
"	Duck No. 2		Muddy	Pickerel
Lyme	Trout			Pickerel
"	Pout			Pouts
"	Reservoir	200	Sandy	Perch, pickerel
"	Mud	100	Muddy	Trout
"	Post's	200	Sandy	Bass, salmon, lake trout, pickerel
Lyndeborough	Badger	15	Muddy	Pickerel, pouts
"	Benton	25	Muddy	Pouts
Manchester	Massabesic	2500	Rocky, mud	White and yellow perch, smelt, bass, pick'l, salmon
"	Stevens	20	Muddy	Pout, carp, perch, pickerel
"	Nutts	20	Sandy	Perch, pick'l, pouts
"	Long	30	Sand, mud	Perch, pick'l, pouts
Madison	Silver Lake	1858	Sandy	Various
"	Whitten	200	Sandy	Various
"	Pea Porridge	50	Sandy	Various
"	Pegawwackett	30		Various
"	Ledge	20		Various
"	Davis	15		Various
"	Elliott	100		Various
"	Oak			Various
"	Mack's	10		Various
"	Douris	15		Various
"	Round	10		
"	Blue pond	6		
"	Drew	8		
"	Danforth	5		
"	Durgin	5		
"	Mill's	8		
Marlborough	Clapp's	30	Muddy	Suckers, perch, pickerel
"	Stone	100	Rock, gravel	Suckers, p'ts, perch, shiners
"	Meeting-house	50	Muddy	Suckers, perch, p'ts, shiners
"	Cummings	45	Muddy	Suckers, perch, p'ts, shiners
Merrimack	Baboosic		Rocky	Pick'l, perch, pout, bass
"	Reed's	40	Gravel, mud	Pick'l, perch, pout, bass
"	Horse-shoe	20	Muddy	Pick'l, perch, pout, bass
"	Green's (private)	10	Muddy	Pick'l, perch, pout, bass
Meredith	Wickwash	700	Muddy	Pickerel, pouts
"	Kelley		Muddy	Pickerel, pouts
"	Page		Muddy	Pickerel, pouts
"	Spectacle			
"	Waukawan Lake	700	Muddy	Pick'l, perch, pouts
Milan	Meed	2	Rocky	Bass, perch, pouts, pickerel
"	Nay's	75	Muddy	Trout
"	Cedar	100	Mud, gravel	Perch, pick'l, trout
Milton	Meeting-House	200	Rocks, sand, grv'l	White perch, bass
"	Tri-Echo	1200	Rocks, sand, grv'l mud	Pickerel



LIST OF LAKES AND PONDS.—*Continued.*

Towns	Ponds	Acres	Bottom	Fish
Milton	Northeast	1200	Rocks, sand, gravel, mud	Perch, shiners, sm't, pouts, suckers, eels, etc.
Middleton	Reservoir	500	Sand, mud	Bass, pick'l, trout
Millsfield	Millsfield			Trout
"	Moose			Trout
"	Rock			Trout
Moultonboro	Long	400	Sandy	Pick'l, perch, horn pout
"	Berry	200	Sandy	Pick'l, perch, horn pout
Milford	Chickering or Osgood	70	Muddy	Pick l, horn pout
"	Railroad	5	Muddy	Pickel, horn pout
Marlow	Storm	80	Mud. sand	Pickel, horn pout
"	Trout	6	Mud. sand	Pick'l, trout, horn pout
"	Gristin	10	Mud, sand	Trout, horn pout
"	Tinker	6	Mud. sand	Pick'l, trout, horn pout
Nelson	Long	700	Muddy	Pickel, perch
"	Center	150	Muddy	Pickel, perch
"	Granite Lake	247	Sand, rocks	L. trout, black bass
"	Tolman	50	Muddy	Black bass
Nashua	Round	25	Sand, muddy	Pick'l, perch, bream
New Boston	Bailey's	20	Muddy	H. pouts, pick'l, perch
"	Beard's	10	Muddy	H. pouts, pick'l, perch
"	John Brown's	6	Muddy	H. pouts, pick'l, perch
"	Marshall's	5	Muddy	H. pouts, pick'l, perch
New Durham	Shaw's	100	Gravel	H. pouts, perch
"	March's	150	Gravel and mud	H. pouts, pick'l, perch
"	Merry meeting	1050	Gravel	Salmon, L. trout, pick'l, cusk
"	Cold Rain	50	Muddy	Salmon, pickerel
"	Downing's	95	Mud and gravel	Salmon, pick'l, pout
New Hampton	Spectical	50	Muddy	Perch, pout, pick'l
"	Kelley	150	Muddy	Perch, pout, pick'l
"	Jackson	25	Gravel	Pickel
"	Sky	5	Muddy	Pickel, pout
New Ipswich	Pratt's	50	Muddy	Pickel, pout
"	Hoar's	5	Rocky	Pickel, pout
New London	Clark's	50	Muddy	Pickel, pout
"	Messer's	100	Muddy	Pick'l, perch, pout, eels
"	Otter	125	Rocks, mud and sand	Salmon, bass, smelt, pickerel, pout, eels
"	Pleasant	800	Sandy	Bass, pickerel, eels
"	Little Sunapee	1200	Sandy	Bass, chub, eels, perch, pickerel
Northfield	Chestnut		Sandy	Pick'l, pout, suckers
"	Sandogardy			
Northwood	Suncook	400	Sand, mud	Perch, pick'l, bass, pouts
"	Harvey's	200	Muddy	Perch, pick'l, bass, pouts
"	Little Bow	100	Muddy	Perch, pick'l, bass, pouts
"	Lucas			Perch, pick'l, bass, pouts
"	Jenness	300	Sandy	Perch, pick'l, bass, pouts
"	Pleasant		Sandy	
"	Long		Sand and mud	
Nottingham	Pawtuckway	*	Gravel, mud	Bass, pick'l, pouts, perch, flatfish, eels

\*22000 acres

LIST OF LAKES AND PONDS.—*Continued.*

Town	Ponds	Acres	Bottom	Fish
Nottingham	Dollar	600	Muddy	Pick'l, pouts, perch, flats
"	Round	40	Muddy	Pick'l, pouts, perch, flats
"	Quincy	95	Muddy	Pick'l, pouts, perch, flats
"	Demeritt	40	Muddy	Pick'l, pouts, perch, flats
"	Keniston	40	Muddy	Pick'l, pouts, perch, flats
"	Little and Big Mul-km.	75	Muddy	Pick'l, pouts, perch, flats
"	Cyrus	25	Muddy	Pick'l, pouts, perch, flats
"	Prescott	25	Muddy	Pick'l, pouts, perch, flats
"	Langley	30	Muddy	Pick'l, pouts, perch, flats
"	Pea Porage	40	Muddy	Pick'l, pouts, perch, flats
Newbury	Chalk	39	White chalk	Perch, pick'l, pouts, cat fish
"	Todd	168	Muddy	Perch, pick'l, pouts, cat fish
"	Gillingham, formerly Otter	14	Muddy	Perch, pick'l, pouts, cat fish
"	Pond on top Sunapee Mt.	11	Muddy	No fish
No. Hampton	Great	3	Muddy	Pickereel
"	Mil	3	Muddy	Pickereel
Odell	Trio			
"	Cranberry			
Orange	Orange			
Orford	Brackett's			
"	Rocky			
"	Turtle			
"	Baker's Upper			
"	Reservoir			
"	Indian			
Ossipee	White	100	Sandy	Smelt
"	Duncan	100	Sandy	Pickereel, pouts
"	Garland's	300	Rocky	Trouts, pouts
"	Connor	500	Rocky	Trouts, pouts
"	Bean	40	Rocky	Trouts, pouts
"	Dan's Hole	500	Rocky, very deep	Trout
Pelham	Long	600	Rocks and sand	Pick'l, perch, pout
"	Sunapee	100	Rocks, mud	Pick'l, perch, pout
"	White's	50	Sand, gravel	Pick'l, perch, pout
"	Island	200	Sandy	Pick'l, perch, pout
Peterborough	Cunningham	30	Sandy	Pick'l, perch, pout
"	Pierce	10	sandy	Pick'l, perch, pout
Piermont	Tarleton	900	Various	Trout, pick'l, bass, perch
"	Little Tarleton	50	Various	Trout, pick'l, bass, perch
"	Armington or Fellows	50	Various	Bass, pick'l, perch, bream
Pittsfield	Berry's	25	Sand, gravel	Bass, pick'l, perch, bream
"	Eaton's	8	Sand, rocks	Bass, pick'l, perch, bream
"	Wild Goose	350	Muddy	Bass, pick'l, perch, bream, pouts
"	Blake	5	Muddy	Pouts, pick'l, perch, bream



## LIST OF LAKES AND PONDS—Continued.

Towns	Ponds	Acres	Bottom	Fish
Pittsfield	Horse	1	Muddy	Perch
Plainfield	Moses	40	Muddy	Pick'l, perch, pouts
Plymouth	Loon Lake	130	Various	Black bass, pickerel
Portsmouth	Beverly Brook	10	Gravel	Trout
Randolph	Safety	75	Muddy	Trout
Raymond	Onway Lake or Jones Pond	125	Mud, sand	Pick'l, bass, pout, eels
"	Smith's or Governor's	50	Mud, sand	Pick'l, bass, pout, eels
"	Page's	20	Mud, sand	Pick'l, bass, pout, eels
"	Loon	12	Mud, sand	Pick'l, bass, pout, eels
"	Dead	8	Mud, sand	Pick'l, bass, pout eels
Richmond	Sandy	20	Sandy	Perch, pick'l, pouts
"	Wheeler	50	Sand and mud	Perch, pick'l, pouts
Rindge	Long	1003	Various	Perch, pick'l, sunfish, eels, shiners
"	Grassy	100	Muddy	Perch, pick'l, sunfish, eels, shiners
"	Bullet	30	Sandy	Perch, pick'l, sunfish, eels, shiners
"	Emerson	140	Rocky	Perch, pick'l, sunfish, eels, shiners
"	Hubbard	300	Various	Same as above
"	Pool	80	Muddy	Pick'l, perch, pout, eels, shi'rs, sunfish
"	Perley	300	Rocky	Pick'l, perch, pout, eels, shi'rs, sunfish
"	Manomanack	2600	Various	Pick'l, perch, pout, eels, shi'rs, sunfish
"	Pecker	30	Rocky	Pick'l, perch, pout, eels, shi'rs, sunfish
"	Toitoice		Sandy	Pick'l, perch, pout, eels, shi'rs, sunfish
"	Reservoir		Muddy	Pick'l, perch, pout, eels, shi'rs, sunfish
Rochester	Ricker's			Black bass
"	Romia			Black bass (1868)
Rollinsford	Cocheco			
Rumney	Stinson's Lake	450	Sandy	Pick'l, perch, trout, suckers, bass
Roxbury	Woodward or Echo Lake	108	Gravel	Pick'l, perch, trout, suckers
"	Cummings	40	Muddy	Pick'l, pout, carp
"	Holman	10	Muddy	
Salem	Captain's	80	Muddy	Pick'l, perch, pout
"	World's End	50	Muddy	Pick'l, perch, pout
"	Hitty-Titty	50	Muddy	Pick'l, perch, pout
"	Canobie Lake	*	Rocky	Pick'l, perch, pout, bass
Salisbury	Tucker	75	Hard	Pick'l, perch, pout
"	Greenough	25	Muddy	Pick'l, perch, pout
"	Wilder	6	Hard	Pick'l, perch, pout
Sanbornton	Hunkin's	14	Various	Pick'l, perch, pout
"	Cawley	10	Muddy	Pick'l, eels, perch, pout
"	Drake	15		
"	Spectacle	6		
Sandown	Lake Phillip	425	Sand, mud	Pick'l, bass, roach, shiners, perch, flat-sides
"	Angle	60	Sandy	Pick'l, bass, roach, shiners, perch, flat-sides

\*300 to 500 acres

LIST OF LAKES AND PONDS—*Continued*

Towns	Ponds	Acres	Bottom	Fish
Sandown	Punch	25	Muddy	Pick'l, bass, roach, shiners, perch, flat-sides
"	Cub	15	Muddy	Same as above
"	Clark's	50	Muddy	Same as above
"	Shourells	8	Muddy	Same as above
"	Hunt's	10	Muddy	Same as above
Sandwich	Bear Camp	400	Muddy	Perch, pick'l, pouts
"	Red Hill	300	Muddy	Perch, pick'l, pouts
"	Little	150	Sand, rocks	Perch, pick'l, pouts
Somersworth	Cole's			Bass, (1877)
"	Willard's			Smelt
Springfield	Kobollernook Lk.	100	Sandy	Bass, perch, pickerel
"	Stark Lake	75	Rocky	Trout, bass, perch
"	Chalk	40		Bass, pouts
"	Colby	20	Muddy	Picklerel, pouts
"	Morgan	100	Muddy	Picklerel, pouts
Stark	North Lake, now called Christine Lake	300	Springs	Trout, lake salmon, eels
"	Smith		Muddy	Bass, pickerel, pout, trout
"	Pike	30	Muddy	No fish
Stewartson	Back			Picklerel
"	Big Diamond	200	Muddy	Trout
"	Small Diamond	75	Muddy	Trout
"	Ladd	8	Muddy	Trout
Stoddard	Granite Lake			Trout, bass, pickerel, perch
"	Center	90	Rocks, sand	Pouts, bass, pickerel, perch
"	Taylor		Rocky	Bass, pick'l, perch
"	Oakland	300	Rocky	Bass, pick'l, perch
"	Mud	200	Muddy	Pouts, pick'l, perch
"	Stacey			Bass, pickerel, perch
"	Hutchinson			Bass, pickerel, perch
"	Wheel or Ingalls			Bass, pickerel, perch
"	Abbott			Picklerel, perch
"	Scott			Picklerel, perch
"	Nellie's			Picklerel, perch
"	Trout	40		Picklerel, perch
"	Barrett			Picklerel, perch
Strafford	Bow Lake	1600	Rocky	Pouts, bass, pickerel, perch
"	Little Bow Lake	50	Mud and sand	Pouts
"	Wild Goose	40	Muddy	Pouts
"	Trout	35	Sand, rocks	Pouts, trout
Success	Success			
Sunapee	Ledge	300	Rocky	Bass, pick'l, perch
"	Perkins	250	Muddy	Pouts, pickerel, eels, suckers
"	Spectle	100	Muddy	Picklerel
Sullivan	Bolster	60	Muddy	Pick'l, perch, pout
"	Chapman	70	Muddy	Pick'l, perch, pout
"	Ellis Reservoir	100	Muddy	Pick'l, perch, pout
Sutton	Blaisdell's	150	Muddy	Pick'l, perch, pout
"	Billings	25	Sandy	Salmon, pick'l, pout, bass
"	Russell	10	Muddy	Trout, pick'l, pout, bass
"	Keyser Lake	225	Muddy	Pick'l, perch, pout
"	Guild	100	Muddy	Pick'l, bass, perch, pout
"	Reservior	150	Muddy	Pick'l, bass, perch, pout

## LIST OF LAKES AND PONDS—Continued

Towns	Ponds	Acres	Bottom	Fish
Swanzy	Great	160	Swampy	Pick'l, bass, perch, pouts
"	Locke's		Various	Pick'l, bass, perch, pouts
Shelburne	Moose	7	Muddy	H. pouts
Surry	Roger's	16	Muddy	H. pout, pickerel
"	Lily	4	Muddy	H. pout, pickerel
"	Keller (private)	1	Muddy	Trout
Tamworth	Great Hill	150	Muddy	Pouts, pickerel
"	Chocorua	250	Mud and sand	Pouts, bass (1877)
"	Elliott	100	Muddy	Pouts, pickerel
"	White	175	Sandy	Pouts, pick'l, bass
"	Whitten	300	Rocky	Trout
"	Knowles	200	Muddy	Pickerel
"	Pequaet	100	Rocky	
"	Church	200	Muddy	Trout
"	Sawyer	100	Muddy	Trout
"	Jeem's	100	Muddy	Trout
Thornton	Picket Hill	10	Muddy	Trout, pouts
"	Conec	5	Muddy	Prout
Tuftonborough	Lower Beech			
"	Dishwater			
Unity	Marshall		ocks, mud	Pick'l, flatsides
"	Gilman	300	Gravelly	Pickerel, trout
"	Cold			Flatsides, perch, trout
Wakefield	Great East	3000	Rocks	Pick'l, b. bass (1869)
"	Horn's			Pickerel, bass
"	Lowewell's	1200	Rocks	Pickerel, bass, trout, California salmon
Warren	Bagley's	22	Muddy	Pick'l, eels, perch
"	Bear	48	Rocky	Pickerel, pouts
"	Pleasant	20	Rocky, sand	Pick'l, pouts, perch, bass
"	Tom's	34	Muddy	Pick'l, pouts, perch
"	Limmons	30	Rocky	Trout, pouts
"	Day	12	Muddy	Pickerel, pouts
"	Glen	55	Muddy	Trout
"	Meador	30	Muddy	Pouts, suckers
"	Part of Tarleton Lake			L. trout, black bass
Washington	Island	400	Rocky	Bass, perch, pick'l, trout
"	North	50	Mud, sand	Bass, perch, pick'l, trout
"	May's	150	Hard	Bass, perch, pick'l, trout
"	Ashuelot	500	Mud, sand	Bass, perch, pick'l, trout
"	Mellen	180	Hard	Bass, perch, pick'l, trout
"	Half-Moon	85	Various	Bass, perch, pick'l, trout
"	Long	120	Muddy	Bass, perch, pick'l, trout
"	Ayer's	40	Muddy	
"	Bacon	50	Rocky, muddy	
"	Bear	4	Muddy	Trout
"	Borden	80	Muddy	Perch, pouts, trouts, pickerel
"	Borney	10	Muddy	
"	Brockway's			
"	Free Island	15	Very muddy	Pouts
"	Fletcher	20	Very muddy	
"	Hedgehog	50	Very muddy	Suckers, pouts

LIST OF LAKES AND PONDS—*Continued*

Towns	Ponds	Acres	Bottom	Fish
Washington	Frog	75	Very muddy	Perch, pouts
"	Lang, part in Washington	400	Very muddy	Pick'l, perch, pouts, bass
"	Newman	20	Very muddy	Pickereel, perch
"	Phillbrick	15	Muddy	Perch, pouts
"	Smith	75	Muddy	Suckers, perch, pout
"	Trout	3	Muddy	Trout
"	Vickery	15	Very muddy	Pickereel, pouts
Webster	Long	320	Various	Bass, pick'l, perch, eels
"	Great	250	Various	Pout, perch, suckers, eels
Weare	Mt. William	128	Rocky	Bass, perch, pick'l, pout
"	Duck	50	Muddy	Pout, pickerel
"	Ferren's	40	Rocky	Pout, pickerel
"	Clough's	4		Pout, pick'l, perch
Wentworth Lo.	Wentworth	20	Sand, rocks	Trout
Wentworth	Rocky	500	Muddy, rocky	Bass, pick'l, trout, pout, eels
"	Brown's	300	Mud, sand	Bass, pick'l, trout, pout, eels
Wilmot	Moony			
"	White	10	Clear	Pick'l, perch, trout, chub, suckers, pout
"	Eagle	50	Sandy	Same as above
"	Piper	40	Muddy, rocky	Pickereel, trout, pout
Windsor	White	75	Sand, rocky	Bass, pouts, perch, pickerel
"	Black	50	Muddy	Pout, pick'l, perch
"	Bagley	40	Muddy	Pout, pick'l, perch
Whitefield	Myror Lake	55	Rocks, mud	Pickereel, perch
"	Montgomery	250	Rocks, sand	Pickereel, perch
"	Little Cherry	25	Rocks, mud	Pick'l, pout, perch
"	Mud	10	Rocks, mud	Pick'l, pout, perch
"	Burns	250	Rocks, sand	Pick'l, pout, perch
"	Part of Forest Lake	500	Rocks, mud	Pick'l, pout, perch
Winchester	Humphrey's	150	Various	Pick'l, perch, pouts, eels
"	Round	8	Various	Pick'l, perch, pouts, eels
Windham	Canobie Lake	1017	Muddy	Bass, pick'l, perch, pouts, eels
"	Cobbett's	1000	Sandy	Bass, pick'l, perch, pouts, eels
"	Hititity		Muddy	Bass, pick'l, perch, pouts, eels
"	Mitchell's		Muddy	Bass, pickerel, perch, pouts, eels
"	Golden		Sandy	Bass, pickerel, perch, pouts, eels
"	Simpson's		Muddy	Bass, pickerel, perch, pouts, eels
Woodstock	Loon	36	Various	Trout
"	Elbow	75	Various	Pick'l, pouts, trout
"	Hubbard's	30	Muddy	Pickereel
"	Russell	40	Mud, sand	Trout, pouts
"	Gordon	10	Muddy	Trout
"	Moran	20	Muddy	Trout
Wolfeborough	Lake Wentworth		Sand, rocks	Bass, cusk, salmon, perch
"	Rust	720	Sand, rocks	Bass, pick'l, perch
"	Crooked	320	Stony	Bass (171)

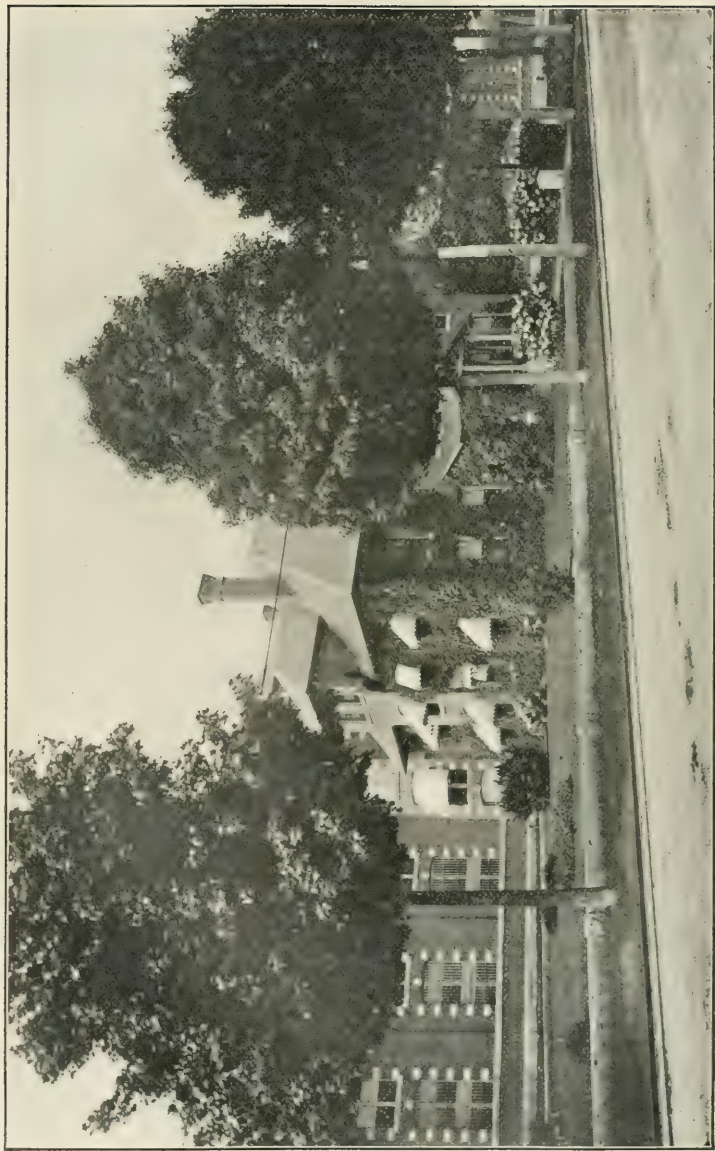
LIST OF LAKES AND PONDS—*Continued.*

Towns	Towns	Acres	Bottom	Fish
Wolfeborough	Smith's .....	5120	Sand, rocks .....	Bass, pick'l, smelt
"	Beach .....	480	Sandy .....	Pick'l, perch, bass, pouts
"	Sargent's .....	240	Muddy .....	Pick'l, perch, pout
"	Garland .....	120	Muddy .....	Pick'l, perch, pout
"	Barton .....	80	Muddy .....	Pouts, eels
Waterville	Greeley Upper...	10	Muddy .....	Brook trout
"	Greeley Lower...	5	Muddy .....	Brook trout
Walpole	Cobbins Mill .....	20	Soft .....	Pike









NEW HAMPSHIRE STATE PRISON

Report of the Officers

OF THE

New Hampshire State  
Prison

TO THE

GOVERNOR AND COUNCIL

For The Two Years Ending August 31, 1910.

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VOL. I—PART XIII.

PRINTED BY  
R. W. MUSGROVE, - BRISTOL, N. H.

# Officers of the Prison

AUGUST 31, 1910

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## PRISON COMMITTEE OF THE GOVERNOR'S COUNCIL

HON. ALONZO M. FOSS, Dover

HON. ALBERT ANNETT, Jaffrey

HON. JAMES G. FELLOWS, Pembroke

HENRY K. W. SCOTT, Warden

FRANK A. BAILEY, Deputy Warden

RALPH E. GALLINGER, Physician

REV. CLAUDIUS BYRNE, Chaplain

EDWARD J. SULLIVAN, Steward

GEORGE O. PILLSBURY, Hall Officer

JOSEPH MARTIN, Overseer in Shop

FRANK DAY, Overseer in Shop

MARTIN A. HADLEY, Overseer in Shop

ARTHUR H. HILL, Overseer in Shop

MATHEW J. PERRY, Overseer in Shop

RALPH A. HALL, Guard

FRANK B. McDANIELS, Guard

WILLIAM H. REED, JR., Guard

EDWARD FOLSOM, Guard

OSBERT E. SANBORN, Guard

FRED H. MILLS, Guard

DAVID L. HOBBS, Guard

CHARLES A. DURGIN, Engineer

NATT WIGGIN, Night Watchman in Shop

ETHAN N. SPENCER, Night Watchman in Hall

CHARLES W. HODGE, Messenger

M. ELLA NEAL, MATRON

# Report of Prison Committee

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*To His Excellency the Governor and Honorable Council:*

According to established custom the Committee on State Prison from the Council make the following report. We found upon our visits to the institution that our predecessors had left little in the way of improvements for us to do, however, we have done what we thought would conduce to the interests of the state and be for the benefit of the inmates of the prison. In carrying out this line of work, we found that it would be well to install electric lights in the tenement block which was done in March, 1909. In December, 1908, a portion of the main shop roof was recovered by our predecessors, but owing to weather conditions was not completed; this was brought to our attention and thought best to have it finished. In June also a portion of the prison wall was rebuilt and a portion of the wall repointed.

Some ten years ago the Granite State Mfg. Co. erected a building known as the paint shop as a part consideration for the convict labor, which became the property of the state on the expiration of their contract. It became necessary to lay a concrete pavement in the basement of this building and this was done in July, 1909.

The inspector selected by your honorable body to visit the various state institutions in regard to fire risks, owing to the state having no insurance on its buildings, recommended the erection of a hose house in the prison yard, the purchase of additional hose, and eight fire extinguishers, which has been done. The lock step was abolished by order of the Governor and Council and has

proved very successful. For many years the system of lighting the cells has been by candles, which did not seem to us as being modern, safe or economical.

We have just had installed electric lights in each cell which we believe will be found one of the best improvements made in recent years. We feel that the state is particularly fortunate in having such able men in charge as Warden Scott and his assistant, Warden Bailey. With the present high cost of the necessities of life, it has been a constant study by the warden how to keep the expenses within a reasonable limit. This he has done, and by personal examination we have found that the bill of fare at the prison has been kept up to the standard of other like places. We feel under great obligation to the Warden for the many suggestions he has made, and feel that to him is due the splendid condition of the New Hampshire State Prison.

Respectfully submitted,

A. MELVIN FOSS,  
ALBERT ANNETT,  
JAMES G. FELLOWS,

*Prison Committee.*



# Warden's Report

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*To His Excellency the Governor and the Honorable Council:*

GENTLEMEN:—I have the honor to present herewith, the financial and statistical report of the New Hampshire State Prison, for the two years ending August 31, 1910.

During the past two years, by direction of your prison committee, the tenement block occupied by officers of the prison, has been wired for electric lights, a portion of the main shop roof recovered, a concrete floor laid in the basement of the paint shop, a new hose house built in the yard and new hose purchased, and recently a most satisfactory improvement was made in the north wing by installing a four-candle-power electric light in 180 of the cells, displacing candles, one of the oldest, dirtiest and most undesirable forms of illumination.

The average population of the prison has remained practically the same during the two year period. The health of the inmates has been generally good. Only four deaths have occurred, one being caused by an accident in the shops.

The conduct of the prisoners has been of the most satisfactory character and excellent discipline has been maintained.

Considering the high cost of practically all supplies used in the prison and the small number of prisoners confined here, upon whose labor we are so largely dependent for funds to maintain the institution, the financial condition of the prison is very satisfactory.

For a detailed account of the financial standing of the prison, your attention is respectfully called to our report which follows. We also invite your attention to the statis-

tical report and to the reports of the chaplain, physician and parole officer.

For your valuable help and advice given me and for your uniform kindness, I wish to thank you ; I also extend thanks to all of the officers of the prison for their support.

Respectfully submitted,

HENRY K. W. SCOTT, Warden.

# Financial Report

The following is a report of the financial transactions of the New Hampshire State Prison, for the fiscal year ending August 31, 1909.

## RECEIPTS

Convict labor	\$16,056 76
Subsistence	2,851 41
Incidentals	82 16
Water, fuel and light	25 41
Rent	329 00
Board of U. S. convicts	70 00
Care of lands and grounds	47 83
Sale of old boilers	300 00
	<hr/>
Total receipts	\$19,762 57
Deficiency drawn from State treasury	4,685 21
	<hr/>
	\$24,447 78

## DISBURSEMENTS

Deputy warden's salary	\$1,200 00
Physician's salary	500 00
Overseers' salaries	11,639 66
Subsistence	6,248 98
Incidentals	623 00
Water, fuel and light	2,209 75
Clothing	729 79
Hospital	139 48
Discharged convicts	208 16
Furniture	294 77
Repairs	35 21

Stable	\$183 59
Care of lands and grounds	183 75
Funeral expenses	24 00
Buildings	227 64
	<hr/>
Total disbursements	\$24,447 78

The following are the earnings and expenditures of the institution for the fiscal year ending August 31, 1909.

## EARNINGS

Labor of convicts from September 1, 1908, to September 1, 1909	\$16,302 53
Rent	329 00
Board of U. S. convicts	70 00
Gain on inventory	560 00
	<hr/>
Total earnings	\$17,261 53

## EXPENSES

Deputy warden's salary	\$1,200 00
Physician's salary	500 00
Overseers' salaries	11,639 66
Subsistence (net)	3,397 57
Incidentals (net)	540 84
Water, fuel and light (net)	2,184 34
Clothing	729 79
Hospital	139 48
Discharged convicts	208 16
Furniture	294 77
Repairs	35 21
Stable	183 59
Care of lands and grounds (net)	135 92
Funeral expenses	24 00
Buildings	227 64

Loss on old boilers	\$45 00
Total expenses	\$21,485 97
Excess of expences over earnings	4,224 44
	<u>\$17,261 53</u>

## FINANCIAL CONDITION

## ASSETS SEPTEMBER 1, 1908

Provisions on hand as per inventory	\$7,001 11
Due from contractor for convict labor	1,230 62
Due on old boilers	345 00
Total assets September 1, 1908	<u>\$8,576 73</u>

## ASSETS SEPTEMBER 1, 1909

Provisions on hand as per inventory	\$7,561 11
Due from contractor for convict labor	1,476 39
Total assets September 1, 1909	<u>\$9,037 50</u>
Increase in assets	460 77
Drawn from state treasury to meet deficiency	\$4,685 21
Increase in inventory	<u>\$460 77</u>
Excess of expenses over earnings	\$4,224 44

The following is a report of the financial transactions of the New Hampshire State Prison, for the fiscal year ending August 31, 1910.

## RECEIPTS

Convict labor	\$16,988 09
Subsistence (board of officers, etc.)	3,013 62
Incidentals	84 31

Water, fuel and light	\$68 56
Rent	336 00
Board of U. S. convicts	56 00
Care of lands and grounds	24 50
Furniture	3 80
	<hr/>
Total receipts	\$20,574 88
Drawn from appropriation in the hands of state treasurer	3,614 89
	<hr/>
	\$24,189 77

## DISBURSEMENTS

Deputy warden's salary	\$1,200 00
Overseers' salaries	11,509 71
Subsistence	6,391 21
Incidentals	739 25
Water, fuel and light	2,081 34
Clothing	958 24
Hospital	129 76
Discharged convicts	302 65
Furniture	301 18
Printing	19 05
Repairs	9 27
Stable	267 56
Care of lands and grounds	180 55
Funeral expenses	20 00
Insurance on boilers	80 00
	<hr/>
Total disbursements	\$24,189 77

The following are the earnings and expenditures of the institution for the fiscal year ending August 31, 1910.

## EARNINGS

Labor of convicts from September  
1, 1909, to September 1, 1910 \$16,885 43

Rent	\$336 00
Board of U. S. convicts	56 00
Total earnings	<u>\$17,277 43</u>

## EXPENSES

Deputy warden's salary	\$1,200 00
Overseers' salaries	11,509 71
Subsistence (net)	3,377 59
Incidentals (net)	654 94
Water, fuel and light (net)	2,012 78
Clothing	958 24
Hospital	129 76
Discharged convicts	302 65
Furniture (net)	297 38
Printing	19 05
Repairs	9 27
Stable	267 56
Care of lands and grounds (net)	156 05
Funeral expenses	20 00
Insurance on boilers	80 00
Loss on inventory	81 56
Total expenses	<u>\$21,076 54</u>
Excess of expenses over earnings	<u>3,799 11</u>
	<u>\$17,277 43</u>

## FINANCIAL CONDITION

## ASSETS SEPTEMBER 1, 1909

Provisions, etc., on hand as per inventory	\$7,561 11
Due from contractors for labor of convicts	<u>1,476 39</u>
Total assets September 1, 1909	<u>\$9,037 50</u>



## ASSETS SEPTEMBER 1, 1910

Provisions, etc., on hand as per inventory	\$7,479 55	
Due from contractors for labor of convicts	<u>1,373 73</u>	
Total assets September 1, 1910		\$8,853 28
Decrease in assets		184 22
Drawn from appropriation in the hands of the State Treasurer	\$3,614 89	
Decrease in assets	<u>184 22</u>	
Excess of expenses over earnings		\$3,799 11

H. K. W. SCOTT, Warden.

Statistical Tables  
Relating to the Prisoners of the  
New Hampshire State Prison.

TABLE 1.—CONVICTS IN CUSTODY AUGUST 31, 1910

Register No.	NAMES	Age when com- mitted	Where born	What County convicted in	Crime	When committed	Sentence			
							Not more than	Years	Months	Days
2902	John Burnell	41	Vermont	Cheshire	Murder in sec'nd degree	Apr. 14, 1892	30	.....	.....	.....
2961	Fred A. Stockwell	26	Lebanon, N. H.	Hillsborough	Murder in sec'nd degree	Dec. 2, 1895	30	.....	.....	.....
2982	George M. True	39	New Hampshire	Merrimack	Burglary	Oct. 8, 1897	45	.....	.....	.....
3001	Joseph E. Kelley	33	Amesbury, Mass.	Stafford	Murder in sec'nd degree	Nov. 13, 1897	30	.....	.....	.....
3042	Frank Welcome	22	Nashua, N. H.	Hillsborough	Assault with intent to rape	Sept. 30, 1898	15	.....	.....	.....
3069	Louis Castor	52	Vermont	Cheshire	Murder in sec'nd degree	Oct. 25, 1899	Life	.....	.....	.....
3105	William E. Robinson	33	New Hampshire	Hillsborough	Assault with intent to rape	Jan. 10, 1900	15	.....	.....	.....
3123	Napoleon Normandeau	38	Canada	Hillsborough	Assault with intent to rape	May 9, 1900	20	.....	.....	.....
3146	Joseph Nadeau	21	Maine	Stafford	Rape	Oct. 13, 1900	30	.....	.....	.....
3156	John Williams alias John Brooks	29	Pennsylvania	Stafford	Murder in sec'nd degree and assault with in- tent to kill	Nov. 7, 1900	50	.....	.....	.....
3221	Harry H. Heath	29	Bristol, N. H.	Belknap	Larceny	Nov. 9, 1901	15	.....	.....	.....
3234	Charles H. Hawkins	39	Rome, N. Y.	Hillsborough	Murder in sec'nd degree	Mar. 18, 1902	Life	.....	.....	.....
3247	Henry Mathews	42	Washington, D. C.	Hillsborough	Assault with intent to rape	May 27, 1902	12	.....	8	.....
3269	David Little	49	Massachusetts	Carroll	Assault with intent to kill	Oct. 24, 1902	20	.....	15	.....
3302	George H. Greenleaf	32	Sanbornton, N. H.	Merrimack	Murder in first degree	May 30, 1903	Life	.....	.....	.....
3306	A. Frederick Davis	43	Vermont	Grafton	Rape	Sept. 12, 1903	21	.....	20	.....
3385	Thomas Gregory	45	Massachusetts	Merrimack	Assault with intent to kill	Oct. 6, 1904	12	.....	8	.....
3396	Henry Tetrault alias Frank Greenwood	18	Canada	Rockingham	Assault with intent to kill	Nov. 11, 1904	20	.....	10	.....

3403 James Shea.	19	New York.	Coos.	Burglary.	Nov.	23, 1904	10	.....	9	.....
3404 Frank Kelley.	21	Indiana	Coos.	Burglary.	Nov.	23, 1904	10	.....	9	.....
3408 John D. Green.	34	New Brunswick.	Coos.	Murder in second degree.	Dec.	2, 1904	30	.....	.....	.....
3410 Charles E. Brigham.	22	Nashua, N. H.	Rockingham	Murder in first degree.	Dec.	5, 1904	.....	Life	.....	.....
3413 Benjamin Sumphy.	28	Maine	Carroll	Burglary.	Dec.	21, 1904	10	.....	7	16
3442 Carlos Roux	21	Pennsylvania	Hillsborough	Breaking and entering in night-time and stealing	May	9, 1905	13	.....	6	.....
3448 Alfred N. Donette alias Joseph Lavoux }	25	Greenfield, N. H.	Hillsborough	Breaking and entering in night-time and stealing	May	9, 1905	13	.....	6	.....
3452 Ralph E. Leslie	22	Pennsylvania	Hillsborough	Forgery	Sept.	27, 1905	6	.....	5	.....
3469 Plummer Bacon	22	Dalton, N. H.	Coos.	Manslaughter in first degree	Nov.	27, 1905	20	.....	15	.....
4470 Fred Battis.	28	Canterbury, N. H.	Merrimack.	Assault with intent to kill	Nov.	27, 1905	10	.....	6	.....
3472 Frank Davis.	32	Canterbury, N. H.	Merrimack.	Assault with intent to kill	Nov.	27, 1905	12	.....	8	.....
3475 Herbert A. Quimby alias George A. Davis }	33	Sandwich, N. H.	Hillsborough	Burglary	Jan.	9, 1906	20	.....	12	.....
3479 Isaac Richards	39	Manchester, N. H.	Hillsborough	Rape.	Jan.	9, 1906	15	.....	11	.....
3480 Amasa Marrott.	25	New York.	Hillsborough	Horse stealing	Jan.	9, 1906	7	.....	4	.....
3481 Joseph Olivier	25	Manchester, N. H.	Hillsborough	Larceny from the person	Jan.	9, 1906	7	.....	5	.....
3489 Eugene Tatlo alias Theodore Elliere }	34	Troy, N. Y.	Strafford	Robbery	Feb.	24, 1906	7	.....	5	.....
3490 James Allen.	34	Canada.	Strafford	Robbery	Feb.	24, 1906	7	.....	5	.....
3491 Michael J. Welch.	37	Newmarket, N. H.	Strafford	Robbery	Feb.	24, 1906	7	.....	5	.....
3503 Joseph McDonald alias Joseph H. Brown	18	Digby, N. S.	Ca. roll	Breaking and entering with intent to steal	June	16, 1906	5	.....	4	.....
3519 Bertha G. Tracey	19	Bartlett, N. H.	Strafford	Murder in second degree	Oct.	9, 1906	6	.....	5	.....
3520 Charles E. Pierce	35	Concord, N. H.	Merrimack	Arson	Oct.	10, 1906	12	.....	10	.....
3523 Eugene H. Weeks.	23	Abbeville, S. C.	Hillsborough	Assault with intent to kill	Oct.	18, 1906	9	.....	5	.....
3526 Christopher E. Coleman alias Patrick E. Coleman }	31	Hudson, Mass.	Hillsborough	Breaking and entering in night-time and stealing also larceny from the person	Nov.	3, 1906	10	.....	4	.....

TABLE I.—CONVICTS IN CUSTODY AUGUST 31, 1910—Continued

Register No.	NAMES	Age when committed	Where born	What County convicted in	Crime	When committed	Sentence			
							Years	Months	Days	Not more than
3329	William E. Lampman	34	Northfield, Vt.	Belknap	Burglary	Nov. 8, 1906	15	....	....	Not less than
3331	Charles Riley alias John Daley alias Harry Belmont alias Henry Delmo	39	Connecticut	Belknap	Breaking and entering in the night-time and stealing	Nov. 8, 1906	15	....	....	....
3334	Fred Baron	36	Canada	Hillsborough	Arson	Jan. 11, 1907	10	....	....	....
3341	William S. Heath	53	Raymond N. H.	Hillsborough	Assault with intent to rape	Mar. 30, 1907	7	....	....	....
3342	Thomas Barnes	52	Warren, Penn.	Merrimack	Burglary	Apr. 6, 1907	5	....	....	....
3343	Joseph Hobart	21	Nashua, N. H.	Merrimack	Burglary	Apr. 6, 1907	15	....	....	....
3345	Frank Mack	40	Chatham, N. J.	Cheshire	Breaking and entering and stealing	Apr. 11, 1907	7	....	....	....
3352	Henry M. Wilson alias Henry Adams alias Harry Melville alias Harry Merrill	47	New Haven, Conn.	Hillsborough	Burglary	May 31, 1907	10	....	....	....
3358	Saverio Yarbino	45	Italy	Coos	Manslaughter in first degree	Sept. 24, 1907	20	....	....	....
3361	Cleophas Valle	24	Rochester, N. H.	Strafford	Burglary	Oct. 2, 1907	5	....	....	....
3364	John Maguire	40	Lowell, Mass.	Grafton	Manslaughter in second degree	Oct. 3, 1907	10	....	....	....
3366	Charles Crone	27	Proctor, Vt.	Cheshire	Assault with intent to rape	Oct. 5, 1907	8	....	....	....
3372	George Bryant	28	Northwood, N. H.	Merrimack	Arson	Oct. 10, 1907	5	....	....	....
3376	Thomas Gordon	32	Burlington, Vt.	Rockingham	Assault with intent to rape	Oct. 23, 1907	7	....	....	....

3577	Cyrille Grolean	56	Canada	Rockingham	Manslaughter in first degree	Oct. 31, 1907	15	.....	12	.....
3580	Thomas Moroney	24	Danville, P. Q.	Grafton	Burglary	Nov. 23, 1907	5	.....	3	.....
3581	Joseph Kennedy	36	Manchester, N. H.	Hillsborough	Burglary	Jan. 11, 1908	10	.....	4	.....
3584	Edward Stone	21	Chicopee, Mass.	Grafton	Robbery	Apr. 28, 1908	8	.....	5	.....
3590	Joseph E. Paradis	26	Canada	Hillsborough	Robbery	May 21, 1908	10	.....	4	.....
3591	William Hillard	48	Gorham, N. H.	Sullivan	Assault with intent to rape	May 27, 1908	15	.....	10	.....
3594	Thomas Nolan	28	Ireland	Hillsborough	Larceny	Sept. 19, 1908	5	.....	3	.....
3601	alias Henry Lawrence Carter	43	Canada	Merrimack	Larceny	Oct. 14, 1908	15	.....	12	.....
3602	Louis Morneau	43	Canada	Hillsborough	Larceny	Oct. 17, 1908	5	.....	2	.....
3603	Nelson Mason	22	Cordville, Mass.	Hillsborough	Larceny from the person	Oct. 17, 1908	5	.....	2	.....
3603	alias Charles A. Messier	21	Lawrence, Mass.	Hillsborough	Breaking and entering	Oct. 17, 1908	5	.....	2	.....
3610	alias James Wilton	42	Irland	Rockingham	Breaking and entering to commit robbery	Oct. 24, 1908	7	.....	5	.....
3610	Henry Underwood	26	Manchester, N. H.	Hillsborough	Violation of parole	Nov. 7, 1908	4	.....	3	.....
3613	alias Morris Rouse	42	Irland	Rockingham	Breaking and entering in night-time and stealing	Nov. 12, 1908	1	.....	11	.....
3614	John F. Young	49	Alexandria, N. H.	Sullivan	Arson	Nov. 20, 1908	10	.....	3	.....
3616	John A. Patten	22	Ossipee, N. H.	Carroll	Horse stealing	Dec. 12, 1908	5	.....	4	.....
3617	James Nichols	36	Old Town, Me.	Grafton	Horse stealing	Dec. 17, 1908	7	.....	5	.....
3619	Norman Richards	20	Canada	Merrimack	Breaking and entering in night-time and stealing	Dec. 28, 1908	6	.....	4	.....
3620	alias Ormand Caldwell	18	Canada	Merrimack	Breaking and entering in night-time and stealing	Dec. 28, 1908	5	.....	3	.....
3620	Walfred Tucker	19	Manchester, N. H.	Hillsborough	Burglary	Jan. 9, 1909	3	.....	2	.....
3621	alias Wilfred Patnaude	19	Canada	Hillsborough	Burglary	Jan. 9, 1909	3	.....	2	.....
3624	William Archambault	18	Manchester, N. H.	Hillsborough	Burglary	Jan. 9, 1909	3	.....	2	.....
3625	Josaph Valde	19	Manchester, N. H.	Hillsborough	Burglary	Jan. 9, 1909	3	.....	2	.....
3626	Aime Queltette	19	Canada	Coes	Assault with intent to murder	Jan. 12, 1909	8	.....	4	.....
3628	Daniel Ferrari	23	Montreal, Can.	Hillsborough	Rape	Jan. 20, 1909	10	.....	6	.....
3631	Josaph Frisette	58	Manchester, N. H.	Hillsborough	Violation of parole	Jan. 28, 1909	4	.....	.....	.....
3632	John Dwyer	24	Canada	Rockingham	Murder in second degree	Original commitment May 15, 1906. Returning from State Hospital Feb. 16, 1907.	.....	.....	.....	.....
3633	alias William C. Gillispie	.....	.....	.....	.....	.....	.....	.....	.....	.....
3633	alias James Budso	.....	.....	.....	.....	.....	.....	.....	.....	.....
										Life



TABLE 1.—CONVICTS IN CUSTODY AUGUST 31, 1910—Continued.

Register No.	NAMES	Age when committed	Where born	What County convicted in	Crime	When committed	Sentence			
							Years	Months	Days	Not more than
3634	James B. Frazer alias John H. Bain alias Henry Baxter Foster	37	Helena, Mont.	Hillsborough	Obtaining money under false pretenses	Feb. 17, 1909	6	...	...	...
3635	Charles Riley	34	Ohio	Strafford	Burglary	Mar. 5, 1909	5	...	...	...
3636	George Smith	46	Ohio	Strafford	Burglary	Mar. 5, 1909	5	...	...	...
3644	Edmund Cody	19	Canada	Grafton	Breaking and entering in the night-time and stealing	Apr. 24, 1909	5	...	...	...
3645	Dovino Mcauri	24	Messina, Italy	Rockingham	Breaking and entering in the night-time and stealing	Apr. 29, 1909	3	...	...	18
3646	Frank Bowden	21	Marblehead, Mass.	Rockingham	Larceny from the person	Apr. 29, 1909	5	...	...	4
3649	Martin T. Visniski	23	Shamokin, Penn.	Rockingham	Robbery	May 5, 1909	8	...	...	6
3650	Albert E. Sherman	19	London, Eng.	Rockingham	Robbery	May 5, 1909	4	...	...	2
3651	Fred E. Denars alias Paul Boucher	29	Canada	Hillsborough	Breaking and entering in the night-time to steal	May 10, 1909	7	...	...	5
3652	Henry Morin	18	Nashua, N. H.	Hillsborough	Breaking and entering in the night-time and stealing	May 10, 1909	3	...	...	18
3658	Joseph Gouin alias Joseph Moulton	34	Halifax, P. Q.	Rockingham	Murder in second degree	Original commitment May 15, 1906. Returned from State Hospital July 9, 1909.	30	...	...	20
3659	Fred Forbes alias Henry Miller alias Eastman S. Hunt	34	Lyndville, Ind.	Coos	Forgery	Sept. 24, 1909	5	...	...	4



3660	Harry Barrymore alias Charles Fracsett }	24	Oakland, Cal.	Coos	Larceny	Sept.	24, 1909	5	4	1	1	1
3661	alias Charles Gilmore alias Joseph Valle }	25	Canada	Hillsborough	Larceny	Sept.	25, 1909	3	1	1	1	1
3662	John Ryan alias John Barrett }	23	Lawrence, Mass.	Hillsborough	Larceny	Sept.	25, 1909	3	1	3	1	1
3663	Archie Wambolt }	21	New Albany, N. S.	Hillsborough	Burglary	Sept.	25, 1909	2	1	1	1	1
3664	Jessie Garkas alias Jessie Milley }	37	Brooklyn, N. Y.	Hillsborough	Bigamy	Sept.	25, 1909	2	1	1	1	1
3665	Wiscott Montgomery	18	Eaton, Vt.	Grafton	Breaking and entering in the night-time and stealing	Sept.	25, 1909	2	1	1	1	1
3666	Thomas Goodwin	17	Providence, R. I.	Grafton	Breaking and entering in the night-time and stealing	Sept.	27, 1909	2	1	1	1	1
3667	Larry Sweeney	35	Hanover, N. H.	Grafton	Larceny	Sept.	27, 1909	2	1	1	1	1
3668	Napoleon Lamirance alias Napoleon Lamprey }	29	Somersworth, N. H.	Merrimack	Breaking and entering in the day-time and stealing	Sept.	27, 1909	2	1	1	1	1
3669	David Stevens	46	Concord, N. H.	Cheshire	Murder	Oct.	7, 1909	2	1	6	1	6
3670	George M. Streeter	45	Westmoreland, N. H.	Cheshire	Forgery	Oct.	7, 1909	12	9	9	9	9
3671	Frank Colby alias Frank Edwards }	23	Newman, N. Y.	Merrimack	Forgery	Oct.	13, 1909	5	3	5	5	5
3672	Joseph Provencer	34	Canada	Merrimack	Horse stealing	Oct.	13, 1909	2	1	6	1	6
3673	Thomas Dunn	48	Sidney Bar, N. S.	Merrimack	Burglary	Oct.	13, 1909	2	1	1	1	1
3674	William Kilmartin	45	Ireland	Strafford	Receiving stolen goods	Oct.	13, 1909	2	1	6	1	6
3675	Frank Russa	62	Italy	Strafford	Assault with intent to kill	Oct.	23, 1909	5	2	2	2	2
3676	William G. Welcome	33	Richmond, P. Q.	Rockingham	Robbery	Oct.	23, 1909	5	3	3	3	3
3677	John B. Chasland	22	Westbrook, Me.	Rockingham	Robbery	Oct.	30, 1909	9	7	7	7	7
3678	John Wilson alias John Jones }	31	Montreal, Can.	Hillsborough	Having counter- feit coin in his pos- session	Oct.	30, 1909	7	5	5	5	5
3679	Arthur Tweed alias George Smith }	19	Richford, Vt.	Hillsborough	Passing counterfeit coin	Nov.	2, 1909	5	4	4	4	4
3680	Arthur Nichols	22	Greece	Hillsborough	Assault with intent to rape	Nov.	2, 1909	5	2	2	2	2
3681	John B. Gobiel	42	Canada	Cheshire	Incest	Nov.	2, 1909	7	5	5	5	5
3682	George H. Kimball	22	Wolfeboro, N. H.	Carrol	Breaking and entering in the day-time with intent to steal	Nov.	4, 1909	20	18	18	18	18
3683	Frank Desautel	37	Canada	Hillsborough	Burglary	Nov.	20, 1909	5	2	2	2	2
						Jan.	14, 1910	3	1	1	1	1

TABLE 1.—CONVICTS IN CUSTODY AUGUST 31, 1910

Register No.	NAMES	Age when com- mitted	Where born	What County convicted in	Crime	When committed	Sentence					
							Not more than		Not less than			
							Years	Months	Days	Years	Months	Days
33684	Phillip Boudreau	20	Milan, P. Q.	Hillsborough	Breaking and entering in the night-time and stealing	Jan. 14, 1910	3	.....	.....	1	.....	1
33685	John H. St. Dennis	32	Canada	Hillsborough	Breaking and entering in the night-time and stealing	Jan. 14, 1910	3	.....	.....	1	.....	1
33686	Harry Snow alias Harry Smith	35	St. Louis, Mo.	Hillsborough	Horse stealing	Feb. 1, 1910	7	.....	.....	6	.....	.....
33687	Patrick Burke	27	Ireland	Hillsborough	Violation of parole	Feb. 2, 1910	4	.....	.....	.....	.....	.....
33688	Theodore Balatsoz	28	Greece	Hillsborough	Manslaughter in first degree	Feb., 19, 1910	6	.....	.....	4	.....	.....
33689	Joseph Moore alias Patrick Joseph Moore	28	Cambridge, Mass.	Strafford	Larceny from the per- son	Feb., 25, 1910	2	.....	.....	.....	18	.....
33690	Lewis Vallers alias George Harris	29	Haverhill, Mass.	Strafford	Breaking and entering in the night-time and stealing	Feb., 25, 1910	.....	18	.....	1	.....	1
33691	William Peters	21	Hebron, N. Y.	Strafford	Burglary	Feb., 25, 1910	4	.....	.....	3	.....	.....
33692	Andrew Charland	26	Canada	Rockingham	Violation of parole	Mar. 3, 1910	2	.....	.....	.....	.....	.....
33693	Joseph Smith	43	Sandwich, N. H.	Belknap	Burglary	Mar. 4, 1910	3	.....	.....	1	.....	1
33694	Harry A. Smith	30	Belmont, N. H.	Belknap	Burglary	Mar. 4, 1910	3	.....	.....	1	.....	1
33695	William E. Sharron	56	No. Troy, Vt.	Cheshire	Accessory to breaking and entering in night- time and stealing	Apr. 12, 1910	3	.....	.....	1	.....	1
33696	Fred Sweeney	26	Dracut, Mass.	Cheshire	Breaking and entering in the night-time and stealing	Apr. 12, 1910	3	.....	.....	1	.....	1
33697	Joseph Goldi	28	Germany	Cheshire	Burglary	Apr. 12, 1910	3	.....	.....	1	.....	1
33698	Ernest LeDoux	18	Indian Orchard, Mass.	Merrimack	Assault to commit rob- bery	Apr. 20, 1910	5	.....	.....	3	.....	.....

3699 George Raymo alias George Raymo }	31	Lyndonville, Vt.	Merrimack	Rape .....	Apr.	20, 1910	4	.....	2	.....	....
3700 David J. Carver.....	19	Chicago, Ill.	Coos	Breaking and entering in the night-time and stealing .....	May	6, 1910	2	.....	1	.....	1
3701 Henry Trudeau.....	30	New York	Merrimack	Larceny .....	May	10, 1910	3	.....	2	.....	....
3702 Ray C. Locke.....	21	Franconia, N. H.	Carroll	Breaking and entering in the night-time and stealing .....	May	30, 1910	4	.....	3	.....	....
3703 Henry W. King alias Watson King }	56	Massachusetts	Carroll	Murder in sec'nd degree	June	24, 1910	30	.....	20	.....	....

TABLE 2.—RELATING TO CONVICTS PAROLED, DISCHARGED; PARDONED, TRANSFERRED AND DIED FROM DECEMBER 1st, 1908, TO AUGUST 31st, 1910.

PAROLED BY GOVERNOR AND COUNCIL.

Register No.	NAME	Age when committed	Where born	What County convicted in	Crime	When committed	Sentence				
							Not more than	Months	Days	Years	Not less than
							Years				Days
3538	Robert Stewart	19	Massachusetts.	Strafford.	Breaking and entering in the night-time and stealing	Mar. 6, 1907	2	2	.....	.....	18
3555	Baptiste Michaud	21	Canada	Coos	Assault with intent to rape	Sept. 12, 1907	3	3	.....	1	1
3556	Phillip Chevalier	38	Montreal, Can.	Hillsborough	Adultery	Sept. 23, 1907	3	3	.....	1	1
3557	Walter E. Curtis	23	Brattleboro, Vt.	Hillsborough	Burglary	Sept. 23, 1907	3	3	.....	1	1
3563	Peter Turgeon	25	Newmarket, N. H.	Strafford	Burglary	Oct. 2, 1907	2	2	.....	1	1
3512	Wilfred Sevigny	26	Canada	Strafford	Breaking and entering in the day-time and stealing	Oct. 4, 1906	3	3	.....	2	.....
3551	Peter Sughrue	18	Worcester, Mass.	Strafford	Breaking and entering in the night-time and stealing	Oct. 4, 1906	3	3	.....	2	.....
3545	Edward Papineau	23	Jonesbrook, Vt.	Merrimack	Burglary	Oct. 4, 1907	2	2	.....	1	1
3516	Robert M. Stokes	22	Burlington, Vt.	Hillsborough	Breaking and entering in the day-time and stealing	Oct. 8, 1906	3	3	.....	2	.....
3571	Thomas Flynn	48	Millbury, Mass.	Merrimack	Burglary	Oct. 7, 1907	2	2	.....	1	1
3550	Francis Bernier	25	Scotland	Hillsborough	Adultery	Sept. 25, 1907	2	2	.....	1	1
3578	Charles Jones	39	Suffield, Conn.	Belknap	Larceny	Nov. 8, 1907	2	2	.....	1	1
3579	Henry F. Gleason	33	Red Brook, Mo.	Belknap	Larceny	Nov. 8, 1907	2	2	.....	1	1
3565	W. Harold Pownall	33	New Bedford, Mass.	Hillsborough	Embezzlement	May 11, 1906	5	5	.....	2	6
5402	Alexander F. Adams	33	Haverhill, N. H.	Grafton	Burglary	Nov. 23, 1904	5	5	.....	4	.....
3466	Maxzine Gilman	42	Canada	Belknap	Burglary	Nov. 23, 1905	5	5	.....	3	.....

3395 Harry M. Hoyt alias Mathias Hatt }	30	Ohio.....	Rockingham	Burglary.....	Nov.	11, 1904	7	.....	4	.....
3391 Harry L. Heath.....	26	Ashland, N. H.....	Grafton	Burglary.....	Nov.	20, 1903	6	.....	5	.....
3501 Edward Raymond alias Edward Santy }	26	Monroe, N. H.....	Grafton	Larceny from the per- son.....	May	8, 1906	3	.....	2	.....
3392 Fred E. Davis.....	30	Dover, N. H.....	Hillsborough	Burglary.....	Jan.	9, 1906	5	.....	3	.....
3484 Alphonse J. Tourmieu.....	22	Canada.....	Hillsborough	Burglary.....	Jan.	10, 1906	8	.....	2	.....
3537 Mike N. Fortiades.....	25	Greece.....	Hillsborough	Burglary.....	Jan.	11, 1907	2	.....	1	.....
3583 Nelson Bovins.....	18	Lee, Mass.....	Stratford	Burglary.....	Feb.	25, 1908	2	.....	1	.....
3582 Henry Bodre.....	34	Springfield, Mass.....	Stratford	Burglary.....	Feb.	25, 1908	2	.....	1	.....
3570 Peter O'Brien.....	42	Maine.....	Merrimack	Burglary.....	Oct.	7, 1907	2	.....	1	.....
3572 Bartalo Frulo.....	23	Italy.....	Merrimack	Burglary.....	Oct.	10, 1907	3	.....	1	.....
3574 Thomas Conli.....	22	Italy.....	Merrimack	Burglary.....	Oct.	10, 1907	3	.....	1	.....
3427 William Gallagher.....	22	Manchester, N. H.....	Rockingham	Burglary.....	Apr.	11, 1905	5	.....	4	.....
3547 Clifford S. Rand.....	19	Stratham, N. H.....	Rockingham	Burglary.....	Apr.	25, 1907	2	.....	2	.....
3585 Eugene King.....	23	Lewiston, Me.....	Rockingham	Breaking and entering in the night-time and stealing.....	May	2, 1908	3	.....	1	.....
3586 Charles A. Drew.....	22	Sanbornville, N. H.....	Rockingham	Breaking and entering in the night-time and stealing.....	May	2, 1908	3	.....	1	.....
3588 William J. Kelley.....	45	Ireland.....	Hillsborough	Breaking and entering in the day-time to steal.....	May	9, 1908	2	.....	1	.....
3580 Frank Fisher.....	48	Canada.....	Hillsborough	Breaking and entering in the day-time to steal.....	May	9, 1908	2	.....	1	.....
3502 Andrew Charland.....	24	Fall River, Mass.....	Rockingham	Breaking and entering in the night-time and stealing.....	May	15, 1906	5	.....	3	.....
3370 James G. Johnson.....	42	Massachusetts.....	Hillsborough	Assault with intent to kill.....	May	14, 1904	7	.....	5	.....
3450 Winborn A. Boothby.....	50	Maine.....	Coos.....	Embezzlement.....	Sept.	6, 1905	6	.....	4	.....
3531 Walter C. Green.....	33	Milford, Me.....	Bolknap	Arson.....	Mar.	8, 1907	5	.....	2	.....
3593 Fred Nelson.....	22	Sweden.....	Coos.....	Burglary.....	Sept.	16, 1908	2	.....	1	.....
3595 Patrick Burke.....	26	Ireland.....	Hillsborough	Burglary.....	Sept.	22, 1908	5	.....	1	.....
3596 John J. Slua.....	27	Manchester, N. H.....	Hillsborough	Burglary.....	Sept.	22, 1908	2	.....	1	.....
3376 Jerry Wheeler alias Jerry Race }	24	Vermont.....	Hillsborough	Horse stealing.....	Sept.	24, 1904	7	.....	5	.....
3457 Gideon Valle.....	17	Rochester, N. H.....	Stratford	Burglary.....	Oct.	2, 1907	3	.....	2	.....
3458 Jack Hewes.....	28	Hanover, N. H.....	Grafton	Burglary.....	Oct.	1, 1908	1	.....	1	.....
3599 William White.....	45	Winchendon, Mass.....	Cheshire	Rape.....	Oct.	5, 1907	4	.....	2	.....
3568 Fred Perry.....	53	Withersfield, Vt.....	Cheshire	Rape.....	Oct.	5, 1907	4	.....	2	.....

TABLE 2.—RELATING TO CONVICTS PAROLED, DISCHARGED, PARDONED, TRANSFERRED AND DIED FROM DECEMBER 1st, 1908, TO AUGUST 31st, 1910—*Continued.*

PAROLED BY GOVERNOR AND COUNCIL—*Continued.*

Register No.	NAMES	Age when committed	Where born	What County convicted in	Crime	When committed	Sentence				
							Not more than	Years	Months	Days	Not less than
3507	James Arling	57	Northfield, Mass.	Cheshire	Assault with intent to kill	Oct. 5, 1907	3	2	.....	.....	.....
3248	George E. Hopkins	32	Noxia Scotia	Cheshire	Arson	9, 1902	10	7	.....	.....	.....
3004	William J. Morrissey	34	Portsmouth, N. H.	Strafford	Burgamy	Oct. 19, 1908	2	1	.....	.....	1
3005	Fred LeBlanc	17	Canada	Rockingham	Breaking and entering in the night-time and stealing	Oct. 24, 1908	3	1	.....	.....	1
3006	Joseph Bergeron	19	Lawrence, Mass.	Rockingham	Breaking and entering in the night-time and stealing	Oct. 24, 1908	3	1	.....	.....	1
3008	Charles Contois alias Charles Bernier	18	Canada	Rockingham	Breaking and entering in the night-time and stealing	Oct. 24, 1908	3	1	.....	.....	1
3009	Frank Bates	20	Abington, Mass.	Rockingham	Breaking and entering in the night-time and stealing	Oct. 24, 1908	3	1	.....	.....	1
3575	Frank Gafney	30	Rochester, N. Y.	Rockingham	Breaking and entering in the night-time and stealing	Oct. 24, 1908	3	1	.....	.....	1
3611	John Carroll	32	Patterson, N. J.	Rockingham	Breaking and entering in the night-time and stealing	Oct. 26, 1907	3	2	.....	.....	.....
2518	Fred M. Davis	29	Keene, N. H.	Cheshire	Larceny	Oct. 31, 1908	3	1	.....	.....	1
3530	Harold G. Prouty	25	Saltwater, Mass.	Bedford	Obtaining goods under false pretences	Nov. 8, 1906	6	3	.....	.....	.....



3312 Frank D. Poole { alias Frank Poor }	38	Lawrence, Mass.	Rockingham	Horse stealing	Nov.	7, 1908	3	1	1	1
3404 Henry Belleville alias Joseph Bonmont }	46	France	Hillsborough	Larceny with intent to kill	Nov.	18, 1905	5	4	....	....
3615 Eugene J. Harriman	35	Conway, N. H.	Sullivan	Assault with intent to kill	Nov.	20, 1908	2	1	....	1
3637 William Provencier { alias William Cota }	18	Canada	Rockingham	Breaking and entering in the night-time and stealing	Oct.	24, 1908	3	1	....	1
3399 Frank Duches	22	Smithville, Mass.	Merrimack	Burglary	Oct.	7, 1908	2	1	3	....
3640 Louis Morin	22	Richmond, P. Q.	Merrimack	Burglary	Oct.	7, 1908	2	1	3	....
3623 William Martel	22	Haverhill, Mass.	Hillsborough	Breaking and entering in the day-time to steal	Jan.	9, 1909	2	1	....	1
3546 Charles Carbone	47	Italy	Hillsborough	Assault with intent to kill	Jan.	11, 1907	8	3	....	....
3627 Paul N. Mertha alias Clarence B. Stewart }	42	Washington, D. C.	Coos	Forgery	Jan.	12, 1909	2	1	....	1
3629 Eugene Merrifield	48	Bryants Pond, Me.	Hillsborough	Larceny from the per- son	Jan.	19, 1909	4	1	....	1
3630 Thomas J. Creighton	30	Ireland	Hillsborough	Larceny from the per- son	Jan.	19, 1909	4	1	....	1
3485 George G. Chamberlin	22	Lowell, Mass.	Belknap	Attempted Arson	Feb.	3, 1906	7	4	....	....
3638 Wilfred Sevigney	27	Canada	Stratford	Breaking and entering in the night-time and stealing	Mar.	5, 1909	2	1	....	1
3637 James A. Arnold { alias James Davis }	38	Franklin, Mass.	Stratford	Breaking and entering in the day-time and stealing	Mar.	5, 1909	3	1	....	1
3423 George Jenness alias Ernest Genest }	22	Canada	Stratford	Attempt to commit rape	Mar.	2, 1905	8	5	....	....
3640 Walter Hill	30	Newton, Mass.	Cheshire	Larceny	Apr.	9, 1909	2	1	....	1
3641 Edmund Casey	30	Amherst, N. S.	Cheshire	Larceny	Apr.	13, 1909	2	1	....	1
3642 William Gonyea	44	Canada	Merrimack	Larceny from the per- son	Apr.	15, 1909	2	1	....	1
3643 Edgar W. Larnour	26	Proctor, Vt.	Cheshire	Bigamy	Apr.	16, 1909	1	6	....	1
3495 Archie L. Jenness	44	Rye, N. H.	Rockingham	Entering a building in the night-time and stealing	Apr.	26, 1906	5	....	....	....
3617 Frank Williams	35	Lowell, Mass.	Rockingham	Entering a dwelling house as a tramp	Apr.	29, 1909	....	15	1	....
3648 James Kenney	22	Boston, Mass.	Rockingham	Entering a dwelling house as a tramp	Apr.	29, 1909	....	15	1	....



TABLE 2.—RELATING TO CONVICTS PAROLED, DISCHARGED, PARDONED, TRANSFERRED AND DIED FROM DECEMBER 1st, 1908, TO AUGUST 31, 1910.—Continued.

TRANSFERRED TO NEW HAMPSHIRE STATE HOSPITAL.—Continued.

Register No.	NAMES	Age when committed	Where born	What County convicted in	Crime	When Committed	Sentence				
							Years	Months	Days	Not more than	Not less than
3490	Frank Kimball alias John B. Pixley	45	Bethlehem, N. H.	Kockingham	Larceny by bail	May 4, 1906	5				
3497	Olas D. Gunnerstrom alias Olas D. Grundstrom	35	Sweden	Hillsborough	Burglary	May 8, 1909	9				
3453	John Procos	22	Greece	Hillsborough	Embezzlement	May 10, 1909	1	6			
3454	Emerald M. Place	25	Lowell, Vt.	Grafton	Horse stealing	May 21, 1909	3				
3455	Albert C. Sanborn	33	Cold Water, Mich.	Carroll	Larceny	May 27, 1909	2				
3456	George D. Noble	27	Brady, Tex.	Carroll	Burglary	May 27, 1909	3				
3439	Fred Hall	24	Kenn, N. H.	Cheshire	Breaking and entering in the night-time and stealing	Apr. 9, 1909	3				
3507	Jasper Hoyt	20	Barnstead, N. H.	Carroll	Breaking and entering with intent to steal	Jan. 16, 1906	5				
3294	Michael Marrino	39	Italy	Carroll	Rape	Jan. 25, 1903	10				
3554	Martin Welch	26	Ossipee, N. H.	Carroll	Breaking and entering in the night-time to steal	July 5, 1907	5				
DISCHARGED BY COMMUTATION LAW											
3137	George I. Raymond	29	Windham, N. H.	Hillsborough	Rape	Sept. 28, 1900	10				
3143	Josaph Archambeau	30	Canada	Merrimack	Attempted rape	Oct. 9, 1900	10				
3073	Arthur Archambeau	21	Canada	Hillsborough	Burglary	May 9, 1899	12				
3321	Burton J. Emery	39	Wentworth, N. H.	U. S. District Court	Fraudulent use of U. S. mails	Jan. 7, 1909	1		1		

# PAIDONED BY GOVERNOR AND COUNCIL

3525 Albert S. Newman.....	46 New York City.....	Hillsborough.....	Embellezzement.....	Oct. 22, 1906	3	.....	2	.....
2880 Milo W. Gay.....	45 Vermont.....	Grafton.....	Murder in sec'nd degree.....	Mar. 24, 1896	18	.....	.....	.....
3064 Lizzie Provenchia.....	23 Massachusetts.....	Strafford.....	Murder.....	Sept. 4, 1894	25	.....	.....	.....
3437 Richard Harvey.....	34 Canada.....	Grafton.....	Manslaughter in sec'nd degree.....	May 8, 1905	10	.....	8	.....

# TRANSFERRED TO THE NEW HAMPSHIRE STATE HOSPITAL

3592 Fred E. Davis.....	27 Dover, N. H.....	Hillsborough.....	Larceny from the per-son.....	Jan. 9, 1906. Returned to the prison from N. H. State Hospital July 1, 1906.	5	.....	3	.....
3503 Joseph Gouin.....	31 Halifax, P. Q.....	Rockingham.....	Murder in sec'nd degree.....	May 15, 1906. Returned to the prison from N. H. State Hospital July 9, 1906.	30	.....	20	.....
3502 Gideon Valle.....	17 Rochester, N. H.....	Strafford.....	Burglary.....	Oct. 2, 1907. Returned to the prison from N. H. State Hospital July 9, 1909.	3	.....	2	.....
3504 John Doe.....	21 Canada.....	Rockingham.....	Murder in sec'nd degree.....	May 15, 1906. Returned to the prison from N. H. State Hospital Feb. 16, 1909.	Life	.....	.....	.....
3200 Henry Hoyt.....	50 Michigan.....	Rockingham.....	Breaking and entering in the night-time to steal.....	May 12, 1903	9	.....	7	.....
3507 Guigoire DiLucca.....	18 Italy.....	Coos.....	Rape.....	Sept. 29, 1908	3	.....	2	.....

TABLE 2—RELATING TO CONVICTS PAROLED, DISCHARGED, PARDONED, TRANSFERRED AND DIED FROM DECEMBER 1st, 1908, TO AUGUST 31st, 1910.—*Continued.*TRANSFERRED TO NEW HAMPSHIRE STATE HOSPITAL.—*Continued.*

Register No.	NAMES	Age when com- mitted	Where born	What county convicted in	Crime	When committed	Sentence			
							Years	Months	Days	Not more than
DIED										
3498	Hulma Gunnarström	22	Sweden	Hillsborough	Burglary	8, 1906	9	.....	.....	.....
3500	alias Hilma J. Grundström	36	Canada	Hillsborough	Attempted rape	28, 1903	15	.....	.....	.....
3544	Albert Duval	47	Littleton, N. H.	Cheshire	Robbery	9, 1907	5	.....	.....	.....
3337	Edward E. Willard	51	Massachusetts	Cheshire	Murder in first degree	8, 1904	Life	.....	.....	.....

## Tabulated Statistics

TABLE 3.—RELATING TO CHANGES IN POPULATION OF THE PRISON FOR THE YEARS  
1908-1909 AND 1909-1910.

	Year ending Aug. 31, 1909.	Year ending Aug. 31, 1910.
Number remaining in the prison Sept. 1, 1908.....		
Gain for the two years ending Aug. 31, 1910.....	66	45
Total number to be accounted for .....		
Loss for the two years ending Aug. 31, 1910.....		
Number remaining in the prison Aug. 31, 1910 .....		
The loss in population is accounted for as follows:.....		
Paroled by Governor and Council .....	35	53
Discharged by commutation law .....	3	1
Pardoned by Governor and Council .....	3	1
Transferred to New Hampshire State Hospital .....	4	2
Died .....	2	2
	106	59
Largest number in prison at any one time during year ....	150	154
Smallest number in prison at any one time during year....	129	136
Average daily population.....	140.263	141.082

Total number of persons admitted to the prison since its  
establishment in 1812, to August 31, 1910.....3703

Total number of persons paroled, discharged, pardoned,  
transferred to the New Hampshire State Hospital, died,  
etc., during same period .....3567

Number remaining in the prison Aug. 31, 1910 .....136

TABLE 4.—RELATING TO THE PRISONERS COMMITTED FOR THE TWO YEARS ENDING  
AUGUST 31, 1910.

	Year ending Aug. 31, 1909	Year ending Aug. 31, 1910
Total number committed from September 1, 1908 to August 31, 1910 .....	66	45
AGES WHEN COMMITTED		
Under 20 years .....	14	6
Between 20 and 30 years .....	27	18
Between 30 and 40 years .....	16	12
Between 40 and 50 years .....	7	6
Between 50 and 60 years .....	1	2
Between 60 and 70 years .....	1	1
EDUCATION, HABITS AND RELIGIOUS TRAINING		
EDUCATION		
(a) Read and write .....	51	35
(b) Read and write imperfectly .....	6	3
(c) Illiterate .....	9	7
(d) Attended public schools (ranging from 3 to 15 years time) .....	44	35
(e) Attended private schools .....	3	
(f) Attended both private and public schools .....	2	
(g) Attended neither .....	9	10
HABITS		
(a) Abstainers .....	13	6
(b) Moderate drinkers .....		1
(c) Occasional intemperate .....	4	1
(d) Intemperate .....	49	37
(e) Users of tobacco .....	59	39
RELIGIOUS TRAINING		
(a) Protestant .....	26	21
(b) Catholic .....	39	23
(c) Claims none .....	1	2
OCCUPATION AT TIME OF ARREST		
Common laborers .....	13	7
Brewers .....		1
Farmers .....	4	5
Teamsters .....		1
Barbers .....	2	
Shoemakers .....	7	7
Carpenters .....	1	
Painters .....	5	1
Journalist .....		1
Cooks .....	1	1
Lumbermen .....		1
Machinist .....	2	
Cigar makers .....	1	
Iron workers .....	2	

TABLE 4.—RELATING TO THE PRISONERS COMMITTED FOR THE TWO YEARS ENDING  
AUGUST 31, 1910—*Continued*

	Year ending Aug. 31, 1909	Year ending Aug. 31, 1910
Paper makers .....	1	.....
Bell boys .....	1	.....
Postlers .....	1	1
Messengers .....	1	1
Linemen .....	1	.....
Mill operatives .....	7	5
Bakers .....	1	1
Railroad brakemen .....	.....	3
Shirt makers .....	1	.....
Electricians .....	1	1
Draftsmen .....	1	.....
United States Soldiers .....	2	.....
Fishermen .....	1	.....
Tanners .....	1	.....
Printers .....	1	.....
Chair makers .....	1	.....
Broom makers .....	1	.....
Plumbers .....	.....	1
Harness makers .....	1	.....
Photographers .....	.....	1
Blacksmiths .....	1	1
Railroad firemen .....	.....	1
Stone masons .....	.....	1
Knitters .....	2	.....
Weavers .....	.....	1
Waiters .....	1	2
SOCIAL RELATIONS		
(a) Married .....	13	16
(b) Single .....	46	23
(c) Widowed .....	6	3
(d) Divorced .....	1	3
PHYSICAL CONDITION WHEN ADMITTED		
(a) Excellent .....	19	5
(b) Good .....	34	35
(c) Fair .....	2	1
(d) Poor .....	11	4
NATIVES OF THE FOLLOWING COUNTRIES		
United States .....	39	28
England .....	2	.....
Canada .....	17	11
Italy .....	2	1
Ireland .....	4	2
Sweden .....	1	.....
Greece .....	1	2
Germany .....	.....	1

TABLE 5—RELATING TO SENTENCES IMPOSED,  
CRIMES COMMITTED AND COUNTIES RE-  
CEIVED FROM

Maximum			Minimum			Year ending Aug. 31, 1909	Year ending Aug. 31, 1910
Years	Months	Days	Years	Months	Days		
30	.....	.....	20	.....	.....		1
20	.....	.....	18	.....	.....		1
15	.....	.....	12	.....	.....	1	
12	.....	.....	9	.....	.....		1
10	.....	.....	6	.....	.....	1	
10	.....	.....	3	.....	.....	1	
9	.....	.....	7	.....	.....		1
8	.....	.....	6	.....	.....	1	
8	.....	.....	4	.....	.....	1	
7	.....	.....	6	.....	.....		1
7	.....	.....	5	.....	.....	3	2
6	.....	.....	5	.....	.....	1	1
6	.....	.....	4	.....	.....	1	1
5	.....	.....	4	.....	.....	2	3
5	.....	.....	3	.....	.....	5	3
5	.....	.....	2	6	.....		2
5	.....	.....	2	.....	.....	2	1
5	.....	.....	1	.....	1	1	
4	.....	.....	3	.....	.....	1	2
4	.....	.....	2	.....	.....	1	1
4	.....	.....	1	.....	1	2	
4	.....	.....		.....		1	1
3	.....	.....	2	.....	.....	4	1
3	.....	.....	1	.....	.....	2	
3	.....	.....	1	6	.....		
3	.....	.....	1	3	.....		
3	.....	.....	1	.....	1	11	9
3	.....	.....	1	.....	.....		3
3	.....	.....	1	6	.....		
3	.....	.....	1	3	.....	2	
2	.....	.....	1	.....	1	11	6
2	.....	.....		.....	.....	1	1
1	6	.....	1	.....	1	3	2
1	3	.....	1	.....	1	2	
1	.....	1	.....	.....	.....	1	
Returned to prison from the New Hampshire State Hospital, by order of Governor and Council.....						4	



## NATURE OF CRIMES COMMITTED

TABLE NO. 5—*Continued*

	Year ending Aug. 31, 1909	Year ending Aug. 31, 1910
Accessory to burglary.....	.....	1
Assault with intent to commit rape.....	.....	1
Assault with intent to commit robbery.....	.....	1
Assault with intent to kill.....	2	1
Arson.....	1	.....
Bigamy.....	2	1
Burglary.....	.....	.....
(a) Breaking and entering in the night-time and stealing.....	19	11
(b) Breaking and entering in the night-time to commit robbery.....	1	.....
(c) Breaking and entering in the night-time with intent to steal.....	2	.....
(d) Breaking and entering in the day-time and stealing.....	7	5
(e) Breaking and entering in the day-time with intent to steal.....	1	1
Embezzlement.....	1	.....
Entering a dwelling-house as a tramp.....	2	.....
Forgery.....	1	3
Fraudulent use of the United States mails.....	1	.....
Having possession of counterfeit coins.....	.....	1
Horse stealing.....	4	2
Incest.....	.....	1
Larceny.....	5	5
Larceny from the person.....	5	1
Manslaughter in first degree.....	.....	1
Murder.....	.....	1
Murder in second degree.....	.....	1
Obtaining money under false pretences.....	1	.....
Passing counterfeit coin.....	.....	1
Rape.....	3	1
Receiving stolen goods.....	.....	1
Robbery.....	2	2
Violation of parole.....	2	2
Returned to prison from the New Hampshire State Hospital, by order of Governor and Council.....	4	.....

COUNTIES COMMITTED FROM  
TABLE 5—*Continued*

	Year ending Aug. 31, 1909	Year ending Aug. 31, 1910
Rockingham.....	15	3
Strafford.....	5	5
Belknap.....	3	3
Carroll.....	3	7
Merrimack.....	6	13
Hillsborough.....	18	13
Sullivan.....	2	6
Cheshire.....	4	3
Grafton.....	4	3
Coos.....	4	3
United States District Court.....	1	
Returned to prison from the New Hampshire State Hospital, by order of Governor and Council.....	4	

TABLE 6—RELATING TO THE SEX AND COLOR  
OF THE POPULATION REMAINING IN THE  
PRISON AUGUST 31, 1910

White males, 130;	White females, 2;	Black males, 4;	Black females, 0
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# RACIDIVISTS

TABLE 7.—RELATING TO PRISONERS COMMITTED SEPTEMBER 1, 1908, WHO HAVE SERVED PREVIOUS SENTENCES HERE.

Register number	Age when last committed	Date of last sentence	Number of years sentenced for	County last convicted in	Nature of last crime	Where born	Number of times committed	Previous New Hampshire Prison record numbers
3602	43	Oct. 17, 1908	2 to 5	Hillsborough	Larceny	Mass	5	2787, 2918, 3204 3482
3611	32	Oct. 31, 1908	1 to 3	Rockingham	Burglary	N. J.	3338	3338
3613	42	Nov. 7, 1908	3 to 4	Rockingham	Burglary	Ireland	3318	3318
3638	27	Mar. 5, 1909	1 to 2	Strafford	Burglary	Canada	3512	3512
3638	29	Oct. 7, 1909	1½ to 2	Merrimack	Burglary	N. H.	3327	3327
3639	31	Apr. 20, 1910	2 to 4	Merrimack	Rape	Vt.	3256	3256

TABLE 8—RELATING TO THE GAIN AND LOSS OF  
POPULATION OF THE PRISON EACH YEAR SINCE  
ITS ESTABLISHMENT IN 1812; ALSO SHOW-  
ING RATIO OF PRISONERS TO THE POP-  
ULATION OF THE STATE EACH  
DECADE FROM 1820.

YEAR	In prison at beginning of year	GAIN		Total in prison during year	LOSS								Total loss of population during year	In the prison at the end of year	Population of New Hampshire	Ratio of prisoners to population
		State and United States prisoners	United States Military prisoners		Pardoned by Governor and Council	Sentence remitted by Governor and Council	Paroled by Governor and Council	Discharged by order of Court	Discharged by commutation law	Died	Executed	Transferred to State Hospital. (Insane.)	Escaped			
1812	0	1	1	1									0	1		
1813	1	11	1	12									0	12		
1814	12	14	2	26					4				4	22		
1815	22	13	3	35					5				5	23		
1816	23	32	5	55					5				5	49		
1817	49	29	7	78					13				1	61		
1818	61	26	8	95					17				1	70		
1819	70	17	1	88					19				2	65		
1820	63	18	1	81					15					63	244022	1 to 3,996
1821	62	23	3	85					15					66		
1822	66	16	2	82					21					56		
1823	56	26	2	82					10					66		
1824	66	19	5	85					17					62		
1825	62	24	6	86					13				2	66		
1826	66	13	3	79					15					60		
1827	60	12	7	72					15					48		
1828	48	20	6	68					8					56		
1829	56	11	6	67					9					51		
1830	51	31	2	82					9					69	209323	1 to 3,903
1831	69	24	3	93					8					82		
1832	82	19	6	101					10					84		
1833	84	16	10	100					8					82		
1834	82	13	11	95					4					80		
1835	80	23	16	103					5				2	80		
1836	80	21	4	101					9					87		
1837	87	12	9	99					15					74		
1838	74	16	15	90					11					62		
1839	62	33	16	95					4					74		
1840	74	29	8	103					12					82	284574	1 to 3,470
1841	82	21	2	103					9					91		
1842	91	25	2	116					11					100		
1843	100	23	8	123					18					93		
1844	90	21	6	111					12					88		
1845	84	29	1	113					1					84		
1846	79	18	13	97					11					73		
1847	73	22	2	95					1					67		
1848	67	33	100	100					8				1	84		
1849	84	30	114	10					13			1		88		
1850	88	25	113	13					4			1		93	317976	1 to 3,419
1851	93	35	128	10					11					102		
1852	102	36	138	14					9					112		
1853	112	23	135	14					12					104		
1854	104	29	133	15					6			1		97		
1855	97	32	129	14				1	14					96		
1856	96	29	125	13					23					86		
1857	86	43	129	7					14					107		
1858	107	47	154	14					22			1		115		

TABLE 8.—Continued.

YEAR	In prison at beginning of year	GAIN		Total in prison during year	LOSS										Total loss of population during year	In the prison at the end of year	Population of New Hampshire	Ratio of prisoners to population
		State and United States prisoners	United States Military prisoners		Pardoned by Governor and Council	Sentence remitted by Governor and Council	Paroled by Governor and Council	Discharged by order of Court	Discharged by commutation law	Died	Executed	Transferred to State Hospital (Insane.)	Escaped					
1859	115	24	.....	139	13	.....	.....	.....	22	.....	.....	1	.....	36	103	.....	.....	
1860	103	37	.....	140	9	.....	.....	.....	16	.....	.....	4	.....	30	110	326073	1 to 2,964	
1861	110	46	.....	156	15	.....	.....	.....	18	.....	.....	2	.....	39	117	.....	.....	
1862	117	25	.....	142	8	.....	.....	.....	20	.....	.....	.....	.....	31	111	.....	.....	
1863	111	28	.....	139	14	.....	.....	.....	12	.....	.....	.....	.....	28	111	.....	.....	
1864	111	8	.....	119	13	.....	.....	.....	19	.....	.....	1	.....	34	85	.....	.....	
1865	85	36	.....	51 172	15	.....	.....	.....	52	.....	.....	.....	1	71	101	.....	.....	
1866	101	58	2	161	19	.....	.....	.....	16	.....	.....	.....	2	40	121	.....	.....	
1867	121	48	.....	169	18	.....	.....	.....	10	.....	.....	.....	.....	31	138	.....	.....	
1868	138	44	.....	182	23	.....	.....	.....	25	.....	.....	.....	.....	53	129	.....	.....	
1869	129	35	.....	164	15	.....	.....	.....	19	.....	1	1	1	38	126	.....	.....	
1870	126	31	.....	157	17	.....	.....	.....	34	.....	1	.....	.....	53	104	318300	1 to 3,061	
1871	104	29	.....	133	10	.....	.....	.....	31	.....	.....	1	.....	46	87	.....	.....	
1872	87	23	.....	110	4	.....	.....	.....	25	.....	.....	.....	.....	32	78	.....	.....	
1873	78	41	.....	119	5	.....	.....	1	17	.....	.....	.....	.....	31	88	.....	.....	
1874	88	51	.....	139	6	.....	.....	.....	14	.....	1	.....	.....	26	113	.....	.....	
1875	113	62	.....	175	8	.....	.....	.....	30	.....	.....	.....	.....	41	134	.....	.....	
1876	134	58	.....	192	11	.....	.....	.....	23	.....	.....	1	.....	43	149	.....	.....	
1877	149	84	.....	233	13	.....	.....	.....	29	.....	1	.....	.....	53	180	.....	.....	
1878	180	60	.....	240	20	.....	.....	3	25	.....	13	.....	.....	12	178	.....	.....	
1879	178	50	.....	228	18	.....	.....	.....	54	.....	4	2	.....	79	149	.....	.....	
1880	149	49	.....	198	13	.....	.....	1	35	.....	5	.....	1	55	143	346991	1 to 2,426	
1881	143	53	.....	196	12	.....	.....	.....	42	.....	6	.....	1	61	135	.....	.....	
1882	135	28	.....	163	5	.....	.....	.....	32	.....	4	.....	1	42	121	.....	.....	
1883	121	42	.....	163	5	.....	.....	.....	36	.....	6	.....	.....	47	116	.....	.....	
1884	116	57	.....	173	5	.....	.....	.....	30	.....	3	.....	.....	38	135	.....	.....	
1885	135	45	.....	180	9	.....	.....	.....	44	.....	4	.....	.....	58	122	.....	.....	
1886	122	55	.....	177	5	.....	.....	.....	52	.....	1	.....	.....	58	119	.....	.....	
1887	119	36	.....	155	3	.....	.....	.....	44	.....	2	.....	1	50	105	.....	.....	
1888	105	49	.....	154	7	.....	.....	1	32	.....	1	.....	1	42	112	.....	.....	
1889	112	38	.....	150	5	.....	.....	.....	35	.....	1	.....	2	43	107	.....	.....	
1890	107	46	.....	153	7	.....	.....	.....	35	.....	1	1	.....	44	109	376530	1 to 3,454	
1891	109	60	.....	169	5	.....	.....	.....	34	.....	3	.....	.....	45	124	.....	.....	
1892	124	73	.....	197	4	.....	.....	.....	30	.....	4	.....	.....	38	159	.....	.....	
1893	159	65	.....	224	4	.....	.....	.....	42	.....	2	1	.....	50	174	.....	.....	
1894	174	68	.....	242	6	.....	.....	.....	60	.....	2	.....	2	70	172	.....	.....	
1895	172	83	.....	255	7	.....	.....	.....	62	.....	.....	.....	.....	69	186	.....	.....	
1896	186	70	.....	256	7	.....	.....	.....	69	.....	.....	1	.....	79	177	.....	.....	
1897	177	70	.....	247	7	.....	.....	.....	67	.....	1	.....	.....	75	172	.....	.....	
1898	172	58	.....	230	9	.....	.....	.....	50	.....	.....	1	.....	61	169	.....	.....	
1899	169	44	.....	213	7	.....	.....	.....	56	.....	3	.....	1	67	146	.....	.....	
1900	146	60	.....	206	7	.....	.....	.....	45	.....	2	.....	.....	55	151	411588	1 to 2,726	
1901	151	60	.....	211	1	.....	.....	.....	52	.....	1	.....	.....	54	157	.....	.....	
1902	157	56	.....	213	2	.....	.....	9	38	.....	7	.....	.....	58	155	.....	.....	
1903	155	57	.....	212	3	.....	.....	22	1	29	.....	2	.....	60	152	.....	.....	
1904	152	78	.....	230	4	.....	.....	.....	34	.....	10	.....	1	50	180	.....	.....	
1905	180	60	.....	240	6	.....	.....	.....	55	.....	8	.....	2	73	167	.....	.....	
1906	167	57	.....	224	9	.....	.....	.....	44	.....	5	.....	4	64	160	.....	.....	
1907	160	49	.....	209	4	.....	.....	.....	38	.....	6	.....	7	56	153	.....	.....	
1908	153	39	.....	192	6	.....	.....	.....	43	.....	2	.....	6	57	135	.....	.....	
1909	135	62	.....	197	2	.....	.....	.....	41	.....	3	.....	1	50	147	.....	.....	
1910	147	21	.....	168	1	.....	.....	.....	28	.....	.....	.....	2	32	136	446646	1 to 3,264	

\* to Aug. 31

## Chaplain's Report

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*To His Excellency the Governor and the Honorable Council:*

GENTLEMEN :—Conscientiously and faithfully I have attended to my duties as Chaplain. Religious services have been held in the chapel every Sunday, and good entertainments or lectures have been given every holiday, which the men have enjoyed.

Realizing the great benefit of personal work, I visit the men in their cells on Sunday for this purpose, and again during the week, to see that they are supplied with reading.

The books are exchanged every Saturday morning, but many are read through by the middle of the week.

Last fall I recatalogued the library, and while some 250 new books were added I discarded out-of-date volumes of magazines and unused books, so that now the number in the library is 3133.

The educational work is proving to be of great good to the men, and while the teaching is for only three evenings in the week yet we have no vacations, and the work goes on the whole year round so that good progress is made.

I have taught thirty of the men during the past two years, and I have at present twenty-four scholars.

Beside teaching the illiterate, others more advanced are studying, especially arithmetic. These I have encouraged and helped to improve their education. My endeavor has been to find the good qualities of the men, of which there are some in every man, and to cultivate these so that they may become better men, and I also try to impress



upon them that the time to begin is *now*, not waiting until their release, realizing that the best way to protect society is to reform the man.

I am more convinced than ever that the gospel of Christ is what these men need to keep them in the way of right when they go out from here, and some who have gone out are living Christian lives.

I would extend thanks and appreciation to all who have in any way assisted me.

Respectfully submitted,

(Signed) CLAUDIUS BYRNE,

*Chaplain.*



# Physician's Report

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*To His Excellency the Governor and the Honorable Council :*

GENTLEMEN :—I have the honor to submit the following report :

There have been no epidemics and very little serious sickness during the two year period, and at the present every inmate is able to work with the exception of time, man who is in the hospital.

There are four deaths to report:

Halma Gunnerstrom, Jan. 4, 1909 pulmonary tuberculosis.

Albert Duval, March 13, 1909, accident.

Edward E. Willard, Dec. 31, 1909, mitral regurgitation.

Malachi Barnes, June 9, 1910, organic heart disease

Halma Gunnerstrom entered the prison with tubercular glands which eventually developed into general tuberculosis.

Albert Duval's death was the result of an accident in the shop.

Edward E. Willard had heart disease when he entered the prison.

Malachi Barnes died of old age.

At the present time there is not a case of tuberculosis in the institution. The food is excellent, the hygienic and sanitary conditions likewise, and I cannot see why the present high standing cannot be maintained.

I wish to express my heartfelt thanks to the officers who are always willing to assist me in my work.

Respectfully submitted,

R. E. GALLINGER,

*Prison Physician.*

# Parole Officer's Report

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*To His Excellency the Governor and the Honorable Council:*

GENTLEMEN:—On April 6, 1909, during the last session of the legislature, I was appointed Parole Officer, and upon assuming the office a list of 57 names of men on parole was turned over to me.

About twenty-five of this number were at that time reporting more or less regularly once in three months.

The new law required paroled men to report once every month.

Since then 61 men have been released, so that 118 men have been on parole.

Of this number there are at present 71 men on parole, 39 of whom are reporting; nearly all, it not the entire number, of those not reporting are out of the state.

In accordance with the law I have investigated the character of paroled men, and where practicable have visited the men once in three months.

I have travelled over two thousand miles by steam and electric cars; I have visited the cities and towns in New Hampshire where paroled men are, and have been to Lowell, Lawrence, and Boston.

I have found work for several men upon their release and for others who were out of work during their term of parole.

I have found business men when they have understood what the parole law means, interested and willing, whenever they could, to give these men employment.

One man after employing a paroled man for nearly a year says, "He is a good boy."

Only two have been returned to prison for violating their parole; one other was sent to Grasmere for four months but escaped and is still at large; another case, a man violated his parole while in Massachusetts and was arrested by the authorities there, but by the advice of the Governor and Council I did not proceed against him; two others were rearrested for former offences and sent to prisons in other states.

Whenever I have applied to the police I have been most courteously treated and greatly aided by them in the different towns and cities, and this assistance I greatly appreciate.

The police in several places have told me that by my visiting the men the result has been a tendency to restrain the men from wrong. I have tried to impress upon the men during their stay here that they can only gain the respect of their fellowmen by honest and upright lives, and I have again emphasized this truth when I have visited them during their term of parole.

Respectfully submitted,

(Signed) CLAUDIUS BYRNE,

*Parole Officer.*













NEW HAMPSHIRE SOLDIERS' HOME.

ELEVENTH REPORT

OF THE

BOARD OF MANAGERS

OF THE

NEW HAMPSHIRE SOLDIERS' HOME

For the Years 1909 and 1910

---

VOLUME I

PART XI

PRINTED BY THE IRA C. EVANS CO., CONCORD.

BOUND BY THE RUMFORD PRESS.

# REPORT

## New Hampshire Soldiers' Home

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TILTON, N. H., August 31, 1910.

*To the Honorable Senate and House of Representatives:*

According to the requirements of law, the Board of Managers of the New Hampshire Soldiers' Home beg leave to submit this their eleventh biennial report.

We believe this Home is entitled to the commendation of the State, for having realized in an eminent degree the purposes of its establishment.

During the nearly twenty years since its creation, it has received and cared for about seven hundred and forty-one (741) veteran soldiers, who were dependent upon the charity and gratitude of the State for support.

Of this number, one hundred and ninety-four have died while members of the Home, and ninety-one are now enrolled (August 31, 1910) as members.

Up to August 31, 1908, six hundred and seventy men had been admitted as members, and during the years 1909 and 1910, which this report covers, seventy-one others have been received, making a total of seven hundred and forty-one. During these two years a considerable number have been discharged, generally at their own request, while some of these have been afterwards readmitted.

We append a descriptive list of all those who were members of the Home on August 31, 1908, and of those who have been admitted, readmitted, discharged, died, etc., since that date up to and including August 31, 1910. Those who are now members being designated by an asterisk.

A detailed table of statistics of the Home will be found under the report of the Commandant. We submit the following:

# Report of the Commandant

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TILTON, August 31, 1910.

GEN. CHARLES W. STEVENS,

*Secretary of Board of Managers, New Hampshire Soldiers' Home:*

SIR,—I have the honor to submit the eleventh report of this home, from August 31, 1908, to August 31, 1910:

Number present August 31, 1908.....	69
Number absent with leave.....	8
Number present August 31, 1910.....	81
Number absent with leave.....	10
Number admitted during the past two years.....	44
Number readmitted during the past two years.....	27
Number discharged at their own request.....	17
Number discharged dishonorably .....	8
Number discharged summarily .....	2
Number discharged insane .....	3
Number dropped .....	5
Number died .....	22
Total loss during the two years.....	57
Total gain during the two years.....	71
Actual gain in two years.....	14
Average number in attendance 1909—August 31, 1908, to August 31, 1909.....	80
Average number in attendance 1910—August 31, 1909, to August 31, 1910.....	83
Smallest number in attendance, 1909.....	65
Smallest number present and absent, 1909.....	76
Largest number present and absent, 1909.....	96
Largest number in attendance, 1909.....	90
Largest number in attendance, 1910.....	92



WM. H. TRICKEY, COMMANDANT.





Largest number present and absent, 1910.....	96
Smallest number present and absent, 1910.....	90
Smallest number in attendance, 1910.....	75
Average age of members when admitted, 1909 and 1910 .....	68.62
Average age of present members.....	70
Age of oldest man in Home.....	85
Age of youngest man in Home (Sp-Am.).....	54
Average cost of maintenance per capita, 1909.....	\$258.58
Average cost of maintenance per capita, 1910.....	\$252.76
Average cost of ration for 1909.....	\$0.25
Average cost of ration for 1910.....	\$0.25

Whole number cared for since the Home was opened, December 6, 1890, seven hundred and forty-one, of whom five served in the Mexican War, two in both Mexican and Civil Wars, fourteen in Spanish-American War and one who served in both Civil and Spanish-American Wars. Whole number of deaths, 194. The following have died during the two years covered by this report:

1. DANIELSON, WILLIAM.—Age, 65. Co. H, 2d Mass. H.  
A. Entered the Home, January 21, 1902. Died, September 25, 1908, cerebral apoplexy. Buried in Portsmouth, N. H.
2. ROBERTS, GEORGE.—Age, 72. Co. I, 12th N. H. Entered the Home, October 21, 1906. Died, October 7, 1908, in Northfield, N. H., while on furlough, heart failure. Buried in Northfield, N. H.
3. FURBUSH, EDWARD B.—Age, 75. Co. I, 20th Mass. Entered the Home, October 17, 1907. Died, February 1, 1909, old age. Buried in Rochester.
4. McINTIRE, DANIEL H.—Age, 75. Co. K, 13th N. H. Entered the Home, October 17, 1908. Died, February 2, 1909, organic disease of heart. Buried in Home lot.

5. MOSES, JAMES E.—Age, 67. Co. B, 8th N. H. Entered the Home, February 24, 1909. Died, February 28, 1909, old age. Buried in Home lot.
6. CASLEY, EDWARD W. Age, 90. Co. B, 3d N. H. Entered the Home, September 19, 1905. Died, April 8, 1909, old age. Buried in Home lot.
7. KEHOE, WILLIAM H.—Age, 69. U. S. N. Entered the Home, September 16, 1908. Died, May 4, 1909, pulmonary hemorrhage. Buried in Portsmouth, N. H.
8. SWAIN, JAMES H., 1ST. LIEUT.—Age, 73. Co. G, 1st N. H. H. A. Entered the Home, April 3, 1909. Died, May 16, 1909, gangrene and senile debility. Buried in Laconia, N. H.
9. ASH, JOSEPH.—Age, 34. Co. B, 26th U. S. Inf. (Philippine War). Entered the Home, June 26, 1908. Died, May 17, 1909, fibrous tumor of intestines. Buried in Home lot.
10. COBURN, ORRIN B.—Age, 78. Co. K, 18th N. H. Entered the Home, April 11, 1907. Died, June 20, 1909, old age. Buried in New Durham, N. H.
11. HANSCOM, JOHN H.—Age, 66. Co. D, 2d N. H. Entered the Home, February 24, 1909. Died, July 3, 1909, consumption. Buried in Dover, N. H.
12. LABELL, LEWIS.—Age, 63. Co. D, 2d N. H. Entered the Home, December 16, 1908. Died in Bennington, Vt., while on furlough, Bright's disease. Buried in Readsboro, Vt. Died, March 19, 1909.
13. GERMAIN, PHILIP.—Age, 67. Co. H, 8th N. H. Entered the Home, April 28, 1909. Died at Ashuelot, N. H., November 15, 1909, while absent on furlough. Buried in Ashuelot.
14. SHAPLEY, GEORGE H.—Age, 65. Co. (unassigned), 18th N. H. Entered the Home, December 21, 1909. Died, January 12, 1910, cancer of liver and stomach. Buried in Dover, N. H.

15. WYMAN, LYMAN.—Age, 71. Co. E, 4th N. H. Entered the Home, April 25, 1907. Died, February 4, 1910, old age and general disability. Buried in Manchester, N. H.
16. KELLY, PATRICK.—Age, 74, Co. F, 10th N. H. Entered the Home, January 29, 1906. Died, February 9, 1910, gangrene of foot and leg. Buried in Franklin, N. H.
17. DONLEY, CAPT. M. P.—Age, 75. Co. E, 3d N. H. Entered the Home, November 16, 1908. Died, May 31, 1910, pulmonary embolism. Buried in New Ipswich, N. H.
18. BUNNELL, LUCIUS D.—Age, 84. Co. A, 5th N. H. Entered the Home, October 6, 1908. Died, June 1, 1910, old age. Buried in Henniker, N. H.
19. FIFIELD, ROYAL A.—Age, 66. Co. C, 9th N. H. Entered the Home, September 14, 1909. Died, June 8, 1910, organic disease of heart. Buried in Northfield, N. H.
20. DINSMORE, JOHN T. G.—Age, 72. Co. A, 10th N. H. Entered the Home, May 3, 1908. Died, July 4, 1910, organic disease of heart and Bright's disease. Buried in Manchester, N. H.
21. GRANT, CHARLES.—Age, 70. Co. D, 7th N. H. Entered the Home, April 18, 1910. Died, August 22, 1910, old age. Buried in Stratham, N. H.
22. STILES, STORER E.—Age, 72. Co. K, 13th N. H., also Co. B, V. R. C. Entered the Home, October 26, 1909. Died, August 22, 1910, at Fryeburg, Me., while absent with leave. Buried in Portsmouth, N. H.

## EMPLOYED AT THE HOME.

Commandant .....	1	Laundress .....	1
Matron .....	1	Seamstress .....	1
Office Clerk .....	1	Cooks .....	2
Hospital Steward .....	1	House Girls .....	3

## OCCUPATION OF MEMBERS ON PAY-ROLL.

Firemen .....	2	Carpenter .....	1
Cook's assistants .....	6	Janitor .....	1
Hospital nurses .....	2	Farm .....	2
Laundrymen .....	2	Stable Man .....	1
Watchman .....	1	General work in hospital.	1

Nurses detailed as required.

DAILY MENU WITH FREQUENT VARIATIONS DURING TIME  
COVERED BY THIS REPORT.

(General Dining Hall.)

## WEDNESDAY.

BREAKFAST.—Rye flakes, baked potatoes, baked sausage, corn cake, bread, butter, crackers, tea, coffee, milk.

DINNER.—Boiled potatoes, beef steak, boiled onions, lettuce, bread, butter, tapioca cream, crackers, tea, coffee, milk.

SUPPER.—Potato chips, cold meat, bread, butter, cheese, cake, crackers, tea, milk.

## THURSDAY.

BREAKFAST.—Oatmeal, baked potatoes, bacon, bread, butter, doughnuts, crackers, tea, coffee, milk.

DINNER.—Baked beans, brown and white bread, butter, squash, squash pie, crackers, tea, coffee, milk.

SUPPER.—Hash, bread, butter, peach sauce, cake, crackers, tea, milk.

## FRIDAY.

BREAKFAST.—Oatmeal, baked potatoes, creamed cod-fish, biscuit, bread, butter, crackers, tea, coffee, milk.

DINNER.—Boiled potatoes, fresh fish, sweet corn, string beans, boiled cider apple sauce, bread, butter, lemon pie, crackers, tea, coffee, milk.

SUPPER.—Warmed fish, dry toast, bread, butter, prune sauce, cake, crackers, tea, milk.

SATURDAY.

BREAKFAST.—Oatmeal, baked potatoes, cold corned beef, bread, butter, doughnuts, crackers, tea, coffee, milk.

DINNER.—Boiled dinner, bread, butter, apple pie, crackers, tea, coffee, milk.

SUPPER.—Vegetable hash, bread, butter, boiled cider apple sauce, cake, crackers, tea, milk.

SUNDAY.

BREAKFAST.—Oatmeal, oyster stew, bread, butter, doughnuts, crackers, tea, coffee, milk.

DINNER.—Baked beans, brown and white bread, butter, piccalilli, mince pie, crackers, tea, coffee, milk.

SUPPER.—Bread, butter, apple sauce, ginger-bread, cheese, crackers, tea, milk.

MONDAY.

BREAKFAST.—Rye flakes, boiled eggs, biscuit, bread, butter, crackers, tea, coffee, milk.

DINNER.—Boiled potatoes, roast pork and apple sauce, onions, bread, butter, bread pudding, crackers, tea, coffee, milk.

SUPPER.—Cold boiled ham, fried potatoes, bread, butter, crackers, tea, milk.

TUESDAY.

BREAKFAST.—Oatmeal, veal pie, bread, butter, doughnuts, crackers, tea, coffee, milk.

DINNER.—Boiled potatoes, fried ham and eggs, bread, butter, apple pie, crackers, tea, coffee, milk.

SUPPER.—French fried potatoes, cold corned beef, boiled cider apple sauce, assorted cookies, crackers, tea, milk.



## HOSPITAL.

About the usual number of acute, chronic, and severe cases have demanded long and careful treatment, with a few fatal cases of gangrene and one double amputation. But with excellent work of our members as nurses, with that of the steward and his wife, a reasonable standard of efficiency has been maintained without other outside help, though another experienced nurse will soon become imperative.

Many delicacies and things for the comfort of the sick have been furnished with money from the Department Woman's Relief Corps.

Too much cannot be said in commendation of the kindness, faithfulness, ability, with which Dr. Erskine has performed his duties.

## FARM.

About the usual amount and value of produce has been gathered. Potatoes and apples nearly sufficient for use of the Home. More than an average of an excellent crop of hay has this year been secured with an additional eight tons cut on the Capt. Smith farm.

Two acres of good land have been reclaimed by building walls and draining a swamp.

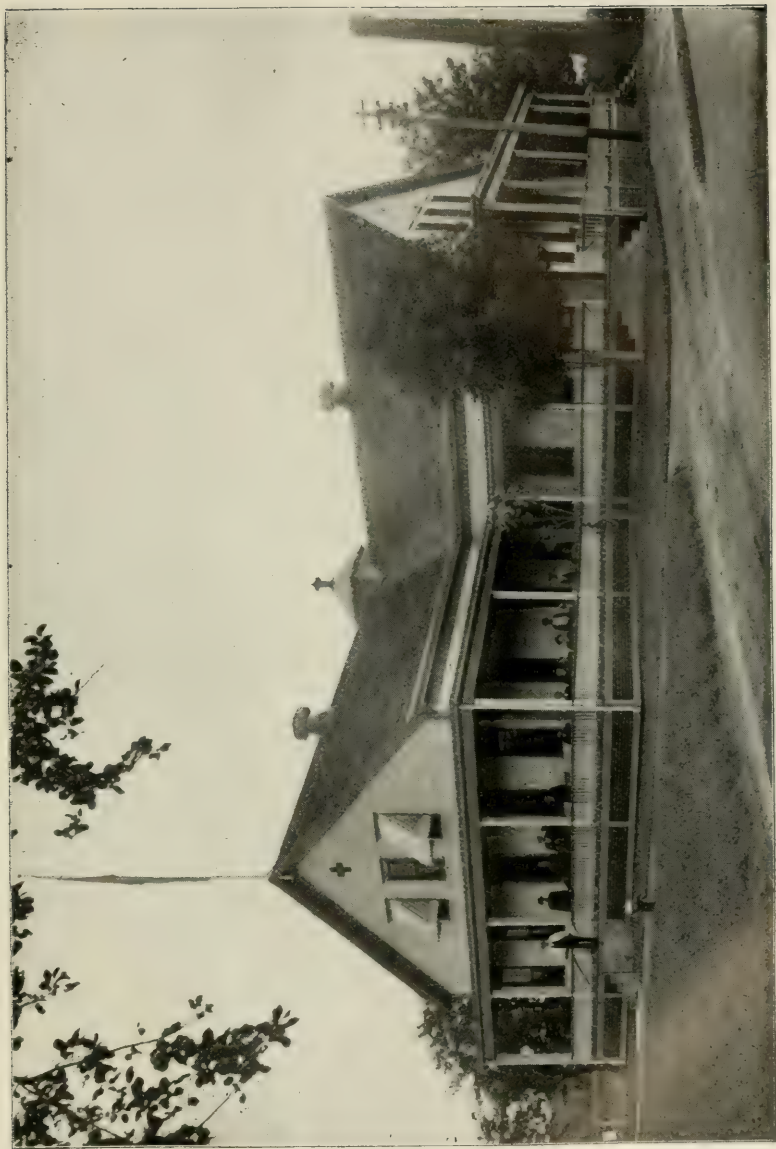
Farm stock on hand: Three horses, one yoke oxen, twenty-nine swine kind. Amount of pork raised and consumed during past two years, 9,500 pounds.

It has been deemed wise, as we have so little pasturing, to keep oxen or young stock that will furnish beef instead of keeping two or three cows.

The entire labor of the farm has been performed by members of the Home, for whom much praise is due.

Fifty rods of double wall have been built, one-half of which is six feet wide at bottom, four feet at top and four feet high.





HOSPITAL OF NEW HAMPSHIRE SOLDIERS' HOME.



## REPAIRS AND IMPROVEMENTS.

The great annoyance and discomfort from the chimney in the family kitchen has been at least largely removed by displacing the same and entering with a funnel the chimney in the main house.

The sewer and sidewalk for which extra appropriation was made, has been laid at a cost of \$2,000.

Hospital painted one coat with the veranda extension of eighty feet; new range placed in main kitchen; two toilets on third floor of main building. The barn has been newly shingled and painted with all other out-buildings. A small carriage-house has been built and the ice-house at the pond completed. A cement floor relaid in the recreation room. Refrigerator in mess-room and meat room rebuilt. Three Bundy traps for returning hot water to the boiler have been installed.

For fire protection nineteen extinguishers have been purchased. Sheet iron doors at each end of the bridge, and in boiler house have been placed, laundry dryer tinned, a fire alarm box connected with the town system, and a watchman's electric clock installed.

Galvanized iron eave gutters and conductors have been placed around main house. The valves of many of the radiators have been renewed or resealed.

## EXPENSES.

If our expenses seem large it is only necessary to note the continued high cost of living and increase of membership, which condition is obtaining in all Soldiers' Homes. While all labor that men are accustomed to do is being done by our own members, more of them are required, and a larger wage is demanded. And this is the alternative between civilian labor at more than double the cost with additional rooms for the same. Our pay-roll must rather increase than lessen in cost if not in numbers. But few

of our men can be relied upon to do much work without pay.

A fine horse (\$250), one plow, a mowing machine, ice tools and other useful implements have been purchased until the Home is now fairly well-equipped in these directions.

#### RELIGIOUS SERVICES.

Except the months of July and August, meetings have been held each Sunday at 3 p. m., the Commandant alternating with Revs. Sampson, Tasker and Chapin, of the town, aided occasionally by Revs. McDougall, of Franklin, Sargent (Baptist superintendent of churches), Curl (department G. A. R. (chaplain), and Bishop Parker. The attendance has been generally gratifying.

The Commandant has officiated at all burials at the Home and several among the friends of the deceased.

#### LIBRARY.

Nearly all the publishers of local papers in the state continue their courtesy to us. Many books have been received from the Concord Public Library through the kindness of General Battles. Many individuals have sent books and magazines and the auxiliary to the Sons of Veterans has furnished several of the current magazines. These are especially appreciated.

Our library has been rearranged, and newly catalogued, in a very fine manner by Comrade Frank P. Harriman.

#### VISITORS.

The committee of the last legislature, with a large number of guests, visited the Home and held what was said to have been one of the most interesting and enthusiastic meetings of the kind before experienced. One and all ex-

pressed the utmost gratification with the condition of the Home.

Flag Day, 1909 and 1910, the Woman's Relief Corps of Concord, favored us with one of their usual visits, to which our veterans always look forward with genuine delight. Ice cream and cake were furnished by the corps to our entire membership. The corps at Lakeport continue their annual visits with pleasure and profit to us all.

The Daughters of Veterans have also favored us with a call and gave a pleasant entertainment.

A larger number than heretofore from all sections of our state, and many beyond our borders, have inspected our Home.

#### CONTRIBUTIONS.

A beautiful new flag has been received from the Department of Woman's Relief Corps, through the courtesy of Mrs. Flora Hanson, president.

A new coat of arms with an altar flag, has been furnished the chapel by the Dover Woman's Relief Corps.

The Nashua Corps has recovered the library floor with beautiful rugs; also, given rug, and renewed portieres in reception room.

One hundred and fifty dollars in cash has been received from the Department of Woman's Relief Corps.

At Christmas everything was sent from a T. D. to a dressing gown, with nearly \$100 of hard cash. The veterans had a blessed time.

#### ESTIMATES FOR IMPROVEMENTS AND REPAIRS.

Probable retubing of steam boiler.....	\$200
Complete rearranging of the return pipes for heating system .....	800
Repairs upon the entire exterior wood-work of main building .....	50
Shingling boiler house and hospital.....	500

Cementing bottom of hospital basement.....	\$200
Painting main building without and within.....	200
Painting hospital (second coat).....	50
Repairs to ice pond dam.....	25
New floor in main kitchen.....	40
	<hr/>
	\$2,065

Other unexpected repairs and changes will of course have to be met, but with economy and a close scrutiny upon all expenditures, the good record of the Home, we think, may be sustained for the same appropriation the next two years as that of the last two. Although our membership is 10 per cent. more, quite a sum of the extra appropriation for last year which we expected would be available for proposed improvements this summer was claimed by the state treasury.

#### GENERAL CURTIS.

Everyone here was deeply saddened on hearing of his sudden call hence. He loved to come here; he said it was the next place to the kingdom of heaven. We all admired the stalwart old hero without whose lead, Fort Fisher, the "Malakoff of the South," would not have been taken by direct assault, and the spirit of the brave general and noble citizen, shall lead us evermore.

#### CONCLUSION.

In closing this, my second report, I desire to commend the good conduct of the comrades. Their deference, respect, obedience for and to the officers of the Home, as well as their loyalty to and pride in the same, is all that could be expected.

To my staff and "help" my appreciation is deep, to the steward my obligation is great.

To you, gentlemen and comrades, for your unfailing



kindness, uniform courtesy, helpful expressions of confidence, my sense of gratitude is unbounded.

In closing, after mature consideration, I am constrained to suggest the probable necessity of increasing the capacity of this Home at the earliest possible date. There has been the past year, an average present of nearly 20 per cent. over that of four years ago, with every prospect of a still further increase for the next five or ten years. This must be so if the present pension regulations toward the members, and the constant appeals for admission continue. Additional room for a larger corps of "help" will soon be imperative as we are approaching the limit of ability in our members.

The above suggestions are in line with conditions in, perhaps, a majority of the State Soldiers' Homes throughout the country.

Respectfully submitted,

WILLIAM H. TRICKEY,  
*Commandant.*

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#### FINANCIAL STATEMENT.

The following is a statement of the receipts and expenditures of the Home for the two years since our last report, viz., from September 1, 1908, to August 31, 1910:

##### AVAILABLE FUNDS.

Amount on hand, September 1, 1908.....	\$8,124.21
Appropriation made by the legislature for eight months, from January 1, 1909, to August 31, 1909, for maintenance.....	10,000.00
For improvements .....	5,000.00
Amount received from the United States in aid of the support of disabled soldiers and sailors....	7,625.00
Total .....	\$30,749.21



## DISBURSEMENTS.

Paid out on all accounts in and for thirteen  
months, from August 1, 1908, to August 31,  
1909 .....\$26,726.01

---

Amount returned to the state treasury..... \$4,023.20

## AVAILABLE FUNDS FOR TWELVE MONTHS.

From September 1, 1909, to August 31, 1910... \$15,000.00  
Appropriation made by the legislature.

Amount received from the United States in aid  
of the support of disabled soldiers and sailors. 8,025.00

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\$23,025.00

## DISBURSEMENTS.

Paid out on all accounts in and for twelve  
months, from September 1, 1909, to August 31,  
1910 .....\$23,020.46

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Leaving a balance on hand to be turned into  
the state treasury of..... \$4.54

## COMMANDANT AND MATRON.

Major and Mrs. Trickey have served us during the last two years with their usual fidelity and ability, and their continuance in the same capacity is a sufficient proof of our high estimate of their administration of these important duties.

## SURGEONS.

Dr. James B. Erskine has continued in the responsible office of surgeon of the Home, and has performed the duties to our entire satisfaction since our last report. Drs. Cheney and Conn, its consulting surgeons, have seldom

been called upon, but are always ready to respond and have always shown great interest in the welfare of the veterans.

#### BOARD OF MANAGERS.

The following changes have taken place in the Board of Managers:

In January, 1908, Governor Henry B. Quinby became a member of the board, *ex officio*, and by his judgment and experience has been of great service in the management of the Home.

March 10, 1910, Capt. A. D. Sanborn, department commander of the G. A. R., died at his home. Captain Sanborn was a member of the board from April, 1908, until his death. The vacancy was not filled.

In August, 1908, at the expiration of his term, Col. M. M. Collis was reappointed for the term of five years. Term expires, 1913.

In April, 1909, Gen. Charles W. Stevens was elected department commander of the G. A. R. of New Hampshire.

In August, 1909, at the expiration of his term, Major O. C. Wyatt was reappointed for a term of five years. Term expires, 1914.

In April, 1910, Capt. A. D. Scovell succeeded Gen. Charles W. Stevens as commander of the Grand Army of the Republic, and has since acted, *ex officio*, as a member of the board.

#### CONCLUSION.

It was thought several years ago that the high-water mark of admission had been reached but, instead, there has been a constantly increasing membership until now the Home is taxed to its utmost capacity, and if the state is to continue to provide a home for the needy and destitute of those who fought to preserve the nation, some additional

room will have to be provided in the near future. The Home has always been open to inspection. We invite a thorough examination of the Home to a complete understanding of its condition and management, on the part of the legislature, and a visit to the Home during the coming session by the entire legislature or any of its committees, or any individual member, will afford great pleasure to the manager and officers of the Home.

HENRY B. QUINBY,  
A. D. SCOVELL,  
ALBERT T. BARR,  
M. L. MORRISON,  
OTIS C. WYATT,  
CHARLES W. STEVENS,  
M. M. COLLIS,

*Board of Managers.*

# SOLDIERS' HOMES



# National Homes

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Central Branch—Col. A. J. Clark, Governor, National Military Home, Montgomery County, Ohio.

Northwestern Branch—Col. Cornelius Wheeler, Governor, National Home, Milwaukee County, Wisconsin.

Eastern Branch—Col. John T. Richards, Governor, National Soldiers' Home, Maine.

Southern Branch—Col. T. T. Knox, Governor, National Soldiers' Home, Elizabeth City County, Virginia.

Western Branch—Col. Sidney G. Cooke, Governor, National Military Home, Leavenworth County, Kansas.

Pacific Branch—Col. T. J. Cochrane, Governor, Soldiers' Home, Los Angeles County, California.

Marion Branch—Col. George W. Steele, Governor, National Military Home, Grant County, Indiana.

Danville Branch—Col. Isaac Clements, Governor, National Home, Danville, Illinois.

Mountain Branch—Col. John P. Smith, Governor, National Soldiers' Home, Washington County, Tennessee.

Battle Mountain Sanitarium—Col. E. T. West, Governor, and surgeon Battle Mountain Sanitarium, Hot Springs, South Dakota.

## STATE HOMES.

Veterans' Home, Yountville, Napa County, California.  
Col. H. G. Burton, Commandant.

Soldiers' and Sailors' Home, Monte Vista, Colorado.  
Col. C. S. Aldrich, Commandant.

Fitch's Home for Soldiers, Noroton Heights, Connecticut.  
Col. James N. Coe, Superintendent.

State Soldiers' Home, Boise, Idaho, Capt. H. L. Chamberlain, Commandant.

Soldiers' and Sailors' Home, Quincy, Illinois, Capt. William Somerville, Superintendent.

State Soldiers' Home, Lafayette, Indiana, Col. R. M. Smock, Commandant.

State Soldiers' Home, Marshalltown, Iowa, Col. C. C. Horton, Commandant.

State Soldiers' Home, Fort Dodge, Kansas, Col. S. H. Thomas, Commandant.

State Soldiers' Home, Chelsea, Massachusetts, Col. Charles E. Hapgood, Commandant.

State Soldiers' Home, Grand Rapids, Michigan, Col. George H. Turner, Commandant.

State Soldiers' Home, Minneapolis, Minnesota, Col. F. H. Barnard, Commandant.

Federal Soldiers' Home, St. James, Missouri, Capt. John P. Brinegar, Superintendent.

State Soldiers' and Sailors' Home, Columbia Falls, Montana, Capt. H. S. Howell, Commandant.

State Soldiers' and Sailors' Home, Burkett, Hall County, Nebraska, D. W. Hoyt, Commandant.

State Soldiers' and Sailors' Home, Milford, Nebraska, Col. J. H. Presson, Commandant.

State Soldiers' Home, Tilton, N. H., Maj. William H. Trickey, Commandant.

State Soldiers' Home, Kearny, N. J., Maj. Peter F. Rogers, Superintendent.

State Home for Soldiers, Sailors, Marines, and their wives, at Vineland, New Jersey, Capt. John Shields, Commandant.

State Soldiers' and Sailors' Home, Bath, New York, Col. James E. Ewell, Commandant.

State Woman's Relief Corps Home, Oxford, New York, Maj. P. J. O'Connor, Superintendent.



State Soldiers' Home at Lisbon, North Dakota, Col. John W. Carroll, Commandant.

State Soldiers' Home at Sandusky, Ohio, Gen. J. W. R. Cline, Commandant.

State Soldiers' Home, Roseburg, Oregon, Maj. W. W. Elder, Commandant.

State Soldiers' and Sailors' Home, Erie, Pennsylvania, Capt. S. H. Martin, Commandant.

State Soldiers' Home, Bristol, Rhode Island, Capt. Benjamin L. Hall, Commandant.

State Soldiers' Home, Hot Springs, South Dakota, Col. B. D. L. Dudley, Commandant.

State Soldiers' Home, Bennington, Vermont, Col. Thomas Hannon, Superintendent.

State Soldiers' Home, Orting, Washington, Gen. George W. Tibbetts, Commandant.

Veterans' Home, Waupaca, Wisconsin, Col. J. N. Woodnorth, Commandant.

State Soldiers' Home, Buffalo, Wyoming, Maj. J. W. Brookhart, Commandant.

# DESCRIPTIVE LIST

## Members of New Hampshire Soldiers' Home

FROM SEPT. 1, 1908, TO AUG. 31, 1910

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### ABBREVIATIONS

* Denotes—Present members (August 31, 1910).		
Dis.	"	Discharge, Disability, Disease (according to where used).
O. R.	"	Own Request.
Rheum.	"	Rheumatism.
Ht. Dis.	"	Heart Disease.
Kid.	"	Kidney.
Trble.	"	Trouble.
Gen. Dis.	"	General Disability.
Wk.	"	Weak.
Drpd.	"	Dropped.
Dble.	"	Double.
Dis. Hon. Dis.	"	Dishonorable Discharge.
Sum.	"	Summarily.
Chron. Diarr.	"	Chronic Diarrhœa.
A. W. L.	"	Absent with leave.
A. W. O. L.	"	Absent without leave.

# DESCRIPTIVE LIST

Number.	Name.	Company and regiment.	Rank.	Length of service in mos.	Nativity.	Age when admitted.	Pensions.
1	Adams, Alvah O. ....	C, 18 N. H. ....	Private ....	9	N. H. ....	61	\$12.00
2	Allen, Dexter W. *	D, 1 N. H. ....	Private ....	13	N. H. ....	67	12.00
		H, 16 N. H. ....					
		2d Brig. ....					
		Band, 9 A. C. ....					
3	Annis, Zebina N. * ..	F, 1 Me. ....	Private ....	47	N. H. ....	66	15.00
		G, 4 N. H. ....					
4	Ash, Joseph. ....	B, 26 U. S. Inf. ....	Private ....	22	N. H. ....	33	
		Phil. War. ....					
5	Bailey, Thos. R. * ..	H, 14 Mass. ....	Private ....	43	Mass. ....	65	12.00
		1 Mass. H. A. ....					
6	Bailey, Robert * ..	B, 10 N. H. ....	1st Lieut. ....	33	Ireland. ....	66	12.00
7	Baker, Patrick. ....	B, 7 N. H. ....	Private ....	19	Ireland. ....	80	20.00
8	Batchelder, Albert F. *	B, 3 N. H. ....	Private ....	36	N. H. ....	69	12.00
9	Batchelder, Leroy S. *	B, N. H. Nat. Gds. ....	Private ....	23	Mass. ....	65	
10	Bemis, Arvin C. * ..	G, 5 N. H. ....	Private ....	38	Vermont. ....	64	12.00
		B, 1 N. H. Cav. ....					
11	Bemis, Chas. R. * ..	B, 5 N. H. ....	Private ....	10	N. H. ....	72	12.00
12	Belknap, Wm. H. ....	K, 18 N. H. ....	Private ....	11	N. H. ....	75	
13	Bennett, Geo. S. ....	G, 10 Mass. ....	Private ....		Vermont. ....	65	12.00
		48 2d Bat., V. R. C. ....					
		C, 11 U. S. Inf. ....					
14	Beruby, Francis K. *	H, 7 N. H. ....	Private ....	9	Canada. ....	64	12.00
15	Britton, James * ..	B, 3 Me. ....	Private ....	25	Newfound-land	63	12.00
		E, 17 Me. ....					
		E, 1 Me. H. A. ....					
16	Brown, Hollace J. * ..	G, 5 N. H. ....	Corp. ....	18	N. H. ....	69	20.00
17	Bunnell, Lucius D. ....	A, 5 N. H. ....	Private ....	20	N. H. ....	82	20.00
18	Carlin, Albert J. * ..	F, 1 N. H. H. A. ....	Private ....	9	N. H. ....	70	15.00
19	Carpenter, Peter * ..	C, 1 N. H. Cav. ....	Private ....	16	Canada. ....	60	12.00
20	Casley, Edw. W. ....	B, 3 N. H. ....	Private ....	32	Mass. ....	86	
21	Chamberlain, Laureston *	19 Me. ....	Musician ....	33	Maine. ....	69	15.00
22	Champau, Joseph. ....	F, 7 Vt. ....	Private ....	40	Canada. ....	62	16.00
23	Clark, George * ..	E, 1 N. H. ....	Private ....	20	N. H. ....	72	15.00
		K, 135 Pa. ....					
		F, 45 Pa. ....					
24	Clifford, Albert L. * ..	A, 18 N. H. ....	Private ....	10	N. H. ....	60	12.00
25	Coburn, Orrin E. ....	K, 18 N. H. ....	Private ....	11	N. H. ....	76	
26	Codman, Geo. B. * ..	H, 11 N. H. ....	Private ....	36	N. H. ....	66	15.00
27	Connor, John. ....	F, 10 N. H. ....	Private ....	27	Ireland. ....	65	12.00
28	Darling, Jas. P. ....	E, 5 N. H. ....	Private ....	37	N. H. ....	70	15.00
29	Davis, Nathaniel W. *	F, 4 U. S. A. ....	Private ....	36	N. H. ....	64	24.00
		F, 19 U. S. A. ....		36			
		U. S. M. D. D. of Cav. ....		60			
30	Davis, M. V. B. * ..	C, 2 N. H. ....	Private ....	3	N. H. ....	74	15.00
		L, 1 N. E. Cav. ....		32			
		F, 19 U. S. A. ....		36			
31	Dickerman, Wm. * ..	E, 11 N. H. ....	Private ....	34	Mass. ....	68	24.00
32	Dinsmore, J. T. G. ....	A, 10 N. H. ....	Private ....	34	N. H. ....	70	15.00
33	Dodge, Levi W. * ..	B, N. H. Nat. Gds. ....	Private ....	21	N. H. ....	73	
34	Donley, Michael P. ....	E, 3 N. H. ....	Captain. ....	43	Ireland. ....	73	30.00
35	Emerson, Thos. W. ....	F, 9 N. H. ....	Private ....	38	N. H. ....	65	12.00
36	Everett, Newton C. * ..	F, 11 N. H. ....	Private ....	12	N. H. ....	72	15.00
37	Fairbanks, Albert H. *	K, 1 N. H. Cav. ....	Private ....	17	N. H. ....	63	12.00
38	Fifield, Royal A. ....	C, 9 N. H. ....	Corp. ....	35	N. H. ....	65	12.00
39	Fowler, Eugene A. ....	H, 8 Mass. ....	Private ....	4	N. H. ....	61	12.00
40	Furbush, Edw. B. ....	I, 20 Mass. ....	Private ....	5	Maine. ....	74	17.00
41	Gerrmain, Philip. ....	H, 8 N. H. V. Bat. ....	Private ....	25	Canada. ....	67	12.00
42	Gilman, Thos. E. * ..	F, 17 Mass. ....	Private ....	12	Mass. ....	76	12.00
		D, 13 N. H. ....		21			
43	Gordon, George * ..	F, 9 N. H. ....	Private ....	36	Vermont. ....	63	12.00
44	Grace, Hiram M. * ..	G, 27 Me. ....	Private ....	10	Maine. ....	66	12.00
		A, 32 Me. ....		17			

Number.	Disability.	Admitted from.	Occupation.	Married, single, or widowed.	When admitted or re-admitted.	Status.
1	Lameness.....	N. H....	Carpenter ..	M	Oct. 18, 1908	Dis. Aug. 31, '09. Own request.
2	Gen. Dis.....	Vt.....	Cook.....	W	Dec. 15, 1908	
3	Gen. Dis.....	N. H....	Carpenter ..	W	Nov. 18, 1905	Died May 17, 1909.
4	Gen. Dis.....	N. H....	Farmer .....	S	June 26, 1908	
5	Gen. Dis.....	N. H....	Laborer.....	W	March 13, 1908	
6	Gen. Dis.....	N. H....	Laborer.....	S	June 15, 1910	
7	Kidney Trouble.....	Mass....	Farmer .....	W	March 16, 1908	
8	Gen. Dis.....	N. H....	R.R fireman	M	Dec. 4, 1909	Dis. Oct. 17, '09. Own request.
9	Gen. Dis.....	N. H....	Laborer.....	S	April 15, 1910	
10	Gen. Dis.....	Vt.....	Laborer.....	S	Oct. 5, 1907	
11	Old Age.....	N. H....	Laborer.....	W	April 3, 1903	Dis. April 2, '09. Own request.
12	Old Age.....	N. H....	Shoemaker.	S	March 10, 1909	
13	Gen. Dis.....	N. H....	Coachman..	S	Jan. 27, 1909	
14	Gen. Dis.....	Can....	Laborer.....	W	Jan. 4, 1910	
15	Rheum. and defect eyesight.	N. H....	Wool sorter.	W	Dec. 30, 1906	
16	Gen. Dis.....	N. H....	Farmer.....	W	Dec. 24, 1904	Died June 1, 1910.
17	Gen. Dis.....	N. H....	Carpenter...	M	Oct. 6, 1908	
18	Old Age.....	N. H....	Gardner.....	W	July 20, 1906	Died April 8, 1909.
19	Rheum.....	N. H....	Laborer.....	M	July 11, 1906	
20	Old Age.....	Can....	Laborer.....	W	Sept. 19, 1905	
21	Gen. Dis.....	N. H....	Bookkeeper	M	Sept. 4, 1908	
22	G. S. W. in Jaw.....	N. H....	Blacksmith.	M	Jan. 10, 1909	
23	Rheum.....	N. H....	Laborer.....	W	Jan. 7, 1909	Dis. Aug. 19, '09. Own request.
24	Heart Disease.....	N. H....	Laborer....	W	March 8, 1907	Died June 20, 1909.
25	Old Age.....	N. H....	Blacksmith.	W	April 11, 1907	
26	Rheum.....	N. H....	Currier.....	M	May 14, 1905	
27	G. S. W. Hand.....	Mass....	Laborer.....	M	Feb. 1, 1909	
28	Old Age.....	N. H....	Laborer.....	W	Jan. 7, 1909	
29	Ht. and Spinal T'ble.	N. H....	Teamster...	W	July 24, 1907	Dis. July 1, '09. Own request.
30	Gen. Dis.....	N. H....	Machinist ..	M	Aug. 11, 1910	
31	Rheum.....	N. H....	Publisher...	S	Dec. 27, 1909	Died July 4, 1910.
32	Malaria and Wk. Ht.	N. H....	Carpenter...	W	May 3, 1908	
33	Gen. Dis.....	N. H....	Machinist ..	W	July 15, 1909	Died May 31, 1910.
34	Paralysis.....	N. H....	Cigar Mak'r	W	Nov. 16, 1908	
35	Gen. Dis.....	N. H....	Laborer.....	S	Aug. 27, 1907	
36	Chron. Diarr.....	N. H....	Laborer.....	W	Feb. 26, 1909	Dis. Sum. July 1, 1909.
37	Gen. Dis.....	N. H....	R. R. em....	M	April 7, 1909	
38	Heart Trouble.....	Mass....	Cab'et mak.	M	Sept. 14, 1909	Died June 8, 1910.
39	Rheum.....	N. H....	Mechanic....	M	Jan. 22, 1909	Dis. Hon. Dis. Oct. 16, 1909.
40	Kid. and Ht. Trouble	N. H....	Farmer.....	W	Oct. 17, 1907	Died Feb. 1, 1909.
41	Gen. Dis.....	N. H....	Landlord...	M	April 28, 1909	Died Nov. 15, 1909, while A. W. L.
42	Wounds.....	N. H....	Conductor..	M	July 1, 1908	
43	Rheum.....	N. H....	Printer.....	S	Oct. 12, 1905	
44	Asthma and Ht. Dis.	N. H....	Surveyor....	S	Jan. 29, 1909	

Number.	Name.	Company and regiment.	Rank.	Length of service in mos.	Nativity.	Age when admitted.	Pensions.
45	Grant, Charles*.....	D, 7 N. H.	Private	33	Maine.....	70	\$15.00
46	Haines, Samuel*.....	F, 5 N. H.	Private	13	Vt.....	71	15.00
47	Hanson, Harrison.....	B, 1 N. H.	Private	4	N. H.	70	15.00
		F, 7 N. H.	Corp.	44			
48	Hanson, Israel*.....	C, 5 N. H.	Private	10	N. H.	61	12.00
49	Hanscom, John H.....	D, 2 N. H.	Private	35	N. H.	66	12.00
50	Harriman, Frank P.*.....	E, 18 N. H.	Private	11	N. H.	74	15.00
51	Haskell, Charles C.*.....	G, 14 R. I.	Private	21	N. H.	70	15.00
52	Hatch, Frank E.*.....	A, 15 Mass.	Private	37	N. H.	62	12.00
		A, 1 N. J. Cav.		8			
53	Hayes, John*.....	U. S. N.		36	Maine.....	73	12.00
54	Haynes, Jos. C.*.....	I, 6 N. H.	Private	15	N. H.	63	12.00
		U. S. N.		14			
55	Heath, Leroy S.*.....	I, 1 N. H.	Private	4	N. H.	72	15.00
		A, 5 N. H.					
		F, 5 N. H.					
		D, 11 V. R. C.		46			
56	Hill, David.....	U. S. N.		15		71	15.00
57	Jenness, Joseph*.....	C, 1 N. H. H. A.	Private	9	N. Y.	62	12.00
58	Jones, Frank*.....	K, 4 N. H.	Private	24	N. H.	68	15.00
59	Kehoe, Wm. H.....	U. S. N.		36	N. H.	68	12.00
60	Kelley, Patrick.....	F, 10 N. H.	Private	34	Ireland.	70	17.00
61	Kenniston, Alden*.....	E, 10 N. H.	Private	34	N. H.	73	15.00
62	King, Peter*.....	I, 2 Mass. H. A.	Private	24	Vt.	68	8.00
63	Kennedy, Patrick L.....	F, 2 Mass. Cav.	Private	5	Ireland.	60	8.00
64	Kenniston, Wm. H.*.....	U. S. N.		24	N. H.	71	15.00
65	Kimball, Arthur L.*.....	D, 12 N. H.	Private	34	N. H.	67	15.00
66	Kimball, Henry*.....	E, 7 N. H.	Private	38	N. H.	64	12.00
67	Labell, Lewis.....	D, 7 N. H.	Corp.	25	Vt.	62	12.00
68	Leonard, John*.....	E, 2 Me.	Corp.	24	N. B.	71	15.00
		A, 11 Md.		9			
69	Locke, Amos S.....	U. S. N.		12	N. H.	74	15.00
70	Lovejoy, Diah.....	A, 18 N. H.	Private	9	N. H.	56	24.00
71	Lull, John E.*.....	C, 13 N. H.	Private	34	N. H.	65	12.00
72	Lynch, James*.....	G, 7 N. H.	Private	11	Mass.	62	12.00
73	Marsh, Henry H.*.....	A, 2 N. H.	Private	36	N. H.	67	12.00
74	MacLinn, Geo. D.*.....	D, 3 N. H.	Private	19	Vt.	69	16.00
75	Martin, Addison S.*.....	B, 2 N. H.	Private	34	N. H.	83	20.00
76	Mason, Hosea Q.*.....	K, 1 N. H. Cav.	Sergt.	18	N. H.	69	30.00
77	Matthews, Thos.*.....	U. S. N.		20	Ireland.	66	12.00
78	Meagher, James.....	K, 8 N. H.	Private	48	Ireland.	64	24.00
79	Meserve, Geo. H.*.....	A, 1 N. H.	Sergt.	48	N. H.	63	12.00
		A, 1 N. H.		4			
80	Metcalf, Wallace M.*.....	B, 5 N. H.	Private	10	Vt.	64	12.00
81	Morey, Frank.....	H, 11 N. H.	Private	33	N. H.	68	12.00
82	Morgan, Dennis H.*.....	I, 8 N. H.	Private	24	Canada.	63	12.00
83	Moses, Jas. E.....	G, 8 N. H.	Private	48	N. H.	67	12.00
84	Mundelein, Jos.*.....	L, 1 N. Y. Eng.	Private	3	N. Y.	61	17.00
		U. S. M. C.	Private	174			
85	Munsey, Joseph C.....	H, 14 N. H.	Private	34	N. H.	69	12.00
86	McCann, Thos. F.....	K, 9 N. H.	Private	10	Ireland.	60	12.00
87	McCann, Henry*.....	B, 5 N. H.	Sergt.	44	Maine.	63	12.00
88	McIntire, Dan'l H.....	K, 13 N. H.	Private	34	Maine.	75	15.00
89	McManus, Hugh.....	F, 10 N. H.	Private	36	Ireland.	67	12.00
90	Odiorne, John E.*.....	U. S. N.		36	N. H.	70	12.00
91	Orale, John*.....	E, 15 N. H.	Private	11	N. H.	66	24.00
92	Papinau, George.....	E, 17 Vt.	Sergt.		Vt.	62	12.00
93	Parkinson, John W.*.....	K, 3 N. H.	Private	36	N. H.	63	12.00
94	Parmenter, George.....	I, 22 Mass.	Private	16	Mass.	87	20.00
95	Parks, George*.....	U. S. N.		36	N. H.	67	12.00
96	Pearl, Jos. W.*.....	H, 2 N. H.	Private	2	N. H.	78	14.00



Number.	Disability.	Admitted from.	Occupation.	Married, single, or widowed.	When admitted or readmitted.	Status.
45	Gen. Dis., Wd. both legs and right arm.	N. H.	Farmer.....	W	April 18, 1910	Died Aug. 22, 1910.
46	Gen. Dis.	N. H.	Laborer.....	S	May 15, 1908	
47	Gen. Dis.	N. H.	Farmer.....	S	April 12, 1909	Dis. June 14, 1910. Own request.
48	Lameness.....	N. H.	Farmer.....	S	Oct. 3, 1907	
49	Gen. Dis.	N. H.	Shoemaker.	W	Feb. 24, 1909	Died July 3, 1909.
50	Gen. Dis.	N. H.	Printer.....	W	July 20, 1909	
51	Gen. Dis.	N. H.	Blacksmith.	W	Aug. 29, 1908	
52	Wounds.....	N. H.	Laborer.....	S	Nov. 29, 1906	
53	Gen. Dis.	N. H.	Laborer.....	W	Oct. 24, 1907	
54	Chron. Diarr.	Mass.	Laborer.....	W	July 7, 1908	
55	Gen. Dis.	N. H.	Tanner.....	W	Feb. 3, 1910	
56	Sciatic Rheum.	N. H.	R. R. em.	W	July 13, 1909	Dis. Hon. Dis. July 19, 1910.
57	Rheum. and Ht. Dis.	N. H.	Teamster....	S	Oct. 19, 1908	
58	Age and Rheum.	N. H.	Laborer.....	M	Aug. 9, 1907	
59	Rupture.....	N. H.	Seaman.....	S	Sept. 16, 1908	Died May 4, 1909.
60	Varicose Veins.	N. H.	Mill oper.	W	Jan. 29, 1906	Died Feb. 9, 1910.
61	Rheum. and Kid. Tr.	N. H.	Teamster....	W	May 17, 1908	
62	Rheum.....	N. H.	Laborer.....	W	Aug. 6, 1907	
63	Nervous Pros.	N. H.	Landlord....	M	Sept. 26, 1908	Dropped Aug. 14, 1909.
64	Gen. Dis.	N. H.	Blacksmith.	W	Nov. 22, 1907	
65	Gen. Dis.	Ohio.	Painter.....	S	May 23, 1905	
66	Malaria.....	Vt.	Mason.....	W	Nov. 3, 1906	
67	Gen. Dis.	Vt.	Carpenter....	M	Dec. 16, 1908	Died Mar. 19, 1909, while A.W.L.
68	Lumbago.....	N. H.	Saw Filer....	W	Sept. 23, 1909	
69	Gen. Dis.	N. H.	Blacksmith.	M	July 7, 1908	Dis. April 25, 1909. Own request.
70	Spinal Trouble.	Va.	Farmer.....	M	July 25, 1903	Dis. July 9, 1909. Own request.
71	Gen. Dis.	N. H.	Laborer.....	M	Jan. 15, 1910	
72	Rheum.	Mass.	Brick Mas'n	S	Aug. 6, 1908	
73	Gen. Dis.	N. H.	Farmer.....	W	June 1, 1907	
74	Malaria, Ht. Trouble	N. H.	Laborer.....	M	Sept. 5, 1908	
75	Rheum.....	N. H.	Farmer.....	W	March 15, 1908	
76	Ht. Tr. and Chron. Diarr.	N. H.		W	March 10, 1909	
77	Gen. Dis.	N. H.	Plumber.....	W	Nov. 12, 1909	
78	Paralysis.....	N. H.	Spinner.....	M	July 23, 1908	Dis. Apr. 23, 1910, sufficient pen.
79	Rheum.....	N. H.	Carpenter....	W	Dec. 15, 1906	
80	Rheum. and Ht. Tr.	N. H.	Carpenter....	S	July 29, 1907	
81	G. S. W.	N. H.	Laborer.....	W	Dec. 11, 1908	Dis. April 1, 1910. Own request.
82	Gen. Dis.	N. H.	Carpenter....	M	July 29, 1907	
83	Heart Trouble.	N. H.	Farmer.....	W	Feb. 24, 1909	Died Feb. 28, 1909.
84	Gen. Dis.	N. Y.	Laborer.....	W	Feb. 20, 1904	
85	Gen. Dis.	N. H.	Laborer.....	S	Aug. 14, 1909	Dis. Hon. Dis. Nov. 14, 1909.
86	Kidney Trouble.	Mass.	Laborer.....	W	Dec. 14, 1906	Dis. Hon. Dis. July 19, 1910.
87	Rheum. and Ht. Tr.	N. H.	Farmer.....	M	Aug. 11, 1902	
88	Rheum.....	N. H.	Farmer.....	S	Oct. 17, 1908	Died Feb. 2, 1909.
89	Dis. of Eyes	Mass.	Barber.....	W	Oct. 5, 1907	Dis. Hon. Dis. April 22, 1910.
90	Ht. and Kid. Trouble	N. H.	Fireman.....	M	May 19, 1909	
91	Gen. Dis.	N. H.	Laborer.....	S	July 13, 1906	
92	Paralysis.....	N. H.	Laborer.....	W	Feb. 15, 1908	Dis. Insane, Jan. 4, '10; com. to State Hospital.
93	Ht. Dis. and Rheum.	Mich.	Laborer.....	S	July 26, 1907	
94	Old Age.....	N. H.	Farmer.....	W	May 5, 1909	Dropped Dec. 21, 1909, A.W.O.L.
95	Gen. Dis.	N. H.	Laborer.....	M	Sept. 15, 1909	
96	Heart Dis.	N. H.	Shoemaker.	S	July 7, 1909	



Number.	Name.	Company and regiment.	Rank.	Length of service in mos.	Nativity.	Age when admitted.	Pensions.
97	Pettit, Robert C.*	B, 10 Mass.	Private	30	N. Y.	66	\$12.00
		H, 37 Mass.		19			
98	Prescott, Chas. L.*	K, 1 N. E. Cav.	Private	44	N. H.	69	15.00
99	Prescott, Harlan P.*	I, 4 N. H.	Private	36	Mass	71	15.00
100	Prince, Jerome*	H, 15 Mass.	Private	9	R. I.	61	12.00
		E, 42 Mass.		11			
		D, 3 N. H.		25			
101	Putney, John F.*	I, 5 N. H.	Private	14	N. H.	57	12.00
		I, N. H. H. A.		25			
102	Raymond, Wm.*	A, 19 N. H.	Private	19	Canada.	68	12.00
103	Redfield, Frank H.*	B, N. H. Nat. Gds.	Private	24	N. H.	64	
104	Reed, Jas. A.*	I, 13 N. H.	Corp.	36	N. H.	69	12.00
105	Rever, Joseph	A, 9 N. H.	Private	17	Vt.	63	12.00
		A, 6 N. H.		2			
106	Roberts, George	I, 12 N. H.	Private	33	N. H.	70	12.00
107	Rollins, George W.	I, N. H. H. A.	Private	9	N. H.	70	12.00
108	Rowe, Chas. H.*	U. S. N.		15	N. H.	74	15.00
109	Rowe, George W.*	G, 8 N. H.	Private	36	N. H.	65	12.00
110	Rowe, Jas. C.*	H, 16 N. H.	Private	10	N. H.	66	12.00
111	Russell, Thos. J.*	I, 20 Mass.	Private	23	Mass	58	12.00
		M, 2 Mass. H. A.		11			
112	Ryan, James	E, 3 N. H.	Private	47	Ireland.	62	17.00
113	Sanborn, Jas. M.	D, 6 Mass.	Private		N. H.	66	12.00
114	Savage, Michael*	C, 8 N. H.	Private	39	Ireland.	61	15.00
115	Scott, Chas. H.	I, 13 N. H. (sign'd)	Private	24	Mass	81	20.00
116	Shapley, George H.	I, 18 N. H. (unas-)	Private	3	Mass	65	12.00
117	Shaw, Alonzo W.*	D, 5 N. H.	Private	14	N. H.	62	15.00
		K, N. H. H. A.		9			
118	Smith, Norman C.*	D, 6 N. H.	Private	12	N. H.	43	24.00
119	Stevens, Chas. E.*	E, 1 N. H. (Sp. Am.)	Private	4	N. H.	54	
120	Stiles, Storer E.*	K, 13 N. H.	Private	13	N. H.	71	15.00
		B, V. R. C.		24			
121	Sullivan, John*	U. S. N.		35	N. H.	69	12.00
122	Sullivan, Stephen	25 Me.	Private	64	Mass	64	
123	Swain, James H.	F, 2 N. H.	1 Lieut.	47	N. H.	73	15.00
124	Tangle, James*	B, 17 N. H.	Private	13	Ireland.	63	12.00
		D, 18 N. H.		10			
125	Thistle, Geo.*	C, 3 Vt.	Private	10	Ireland.	67	12.00
126	Thurston, Frank J.*	D, 4 N. H.	Private	8	N. H.	73	15.00
		E, 18 N. H.		9			
127	Tighe, Philip*	B, 10 N. H.	Private	15	Mass	69	17.00
128	Trumbel, Gust. M.*	D, 1 N. H.	Private	4	N. H.	69	15.00
129	Vaughan, Edwin*	U. S. N.		37	Mass	75	15.00
130	Warren, Fredk. A.*	K, 3 N. H. [L. A.	Private	37	Maine.	66	12.00
		6 Mass. Ind Bat.	Private	8			
131	Wells, Lewis	I, 22 N. Y.	Private	19	N. Y.	70	15.00
		F, 1 Mass. Cav.		17			
132	Whiteman, Henry M.*	M, 1 N. H. L. Bat.	Private	23	N. H.	61	30.00
133	Wilson, George W.*	F, 1 N. H.	Private	4	N. H.	69	15.00
		I, 13 N. H.					
134	Woodman, John O.*	E, 12 N. H.	Private	34	N. H.	64	12.00
135	Wolstanholme, H. G.*	D, 11 N. H.	Private	18	R. I.	62	12.00
136	Wyman, Geo. L.	F, 3 N. H.	Private	36	N. H.	68	12.00
137	Wyman, Lyman	E, 4 N. H.	Private	36	N. H.	67	30.00
138	Austin, Thos.*	K, 9 N. H.	Private	35	N. H.	75	15.00

Number.	Disability.	Admitted from.	Occupation.	Married, single, or widowed.	When admitted or readmitted.	Status.
97	Gen. Dis.....	N. H...	Painter.....	W	April 18, 1910	
98	Rheum. and Effects of Army Prison life.	N. H...	Weaver.....	W	Oct. 12, 1907	
99	Diabetis and Kid. Tr.	N. H...	Laborer.....	W	June 30, 1910	
100	Rheum.....	Mass..	Mechanic...	W	Jan. 29, 1903	
101	Malarial Poisoning..	N. H. .	Photog'pher	M	Aug. 25, 1904	
102	Gen. Dis.....	Mass..	Mason .....	M	June 22, 1909	
103	Gen. Dis.....	N. H...	Clerk .....	W	Oct. 12, 1908	
104	Rheum.....	N. H...	Farmer.....	W	May 17, 1910	
105	Rheum.....	N. H...	Painter.....	S	Dec. 8, 1907	
106	Rheum.....	N. H...	Laborer.....	M	Oct. 21, 1906	Died Oct. 7, 1908, while absent with leave.
107	Kid. and Ht. Dis....	Mass..	Shoemaker.	W	April 29, 1909	Dis. May 11, 1909, insane. Afterwards committed to Danvers, Mass., Insane Asylum.
108	Rupture .....	N. H...	Engineer...	W	Oct. 15, 1909	
109	Chron. Diarr.....	N. H...	Farmer .....	S	Nov. 2, 1909	
110	Kid. and Ht. Tr.....	N. H...	Farmer.....	W	April 12, 1909	
111	Gen. Dis.....	N. H...	Laborer.....	W	June 23, 1898	
112	G. S. W.....	N. H...	Laborer .....	S	Nov. 19, 1907	Dis. Feb. 13, 1909, insane.
113	Shock.....	N. H...	Laborer.....	W	Feb. 22, 1908	Dis. Sept. 2, 1908, O. R. (Dece'd).
114	Rheu.Chills and Fev.	N. H...	Laborer.....	M	April 16, 1891	
115	Old Age.....	Mass..	Laborer.....	W	June 28, 1907	Dis. March 8, 1909. Own request.
116	Gen. Dis.....	N. H...	Farmer.....	W	Dec. 21, 1909	Died Jan. 12, 1910.
117	G. S. W. and Gen. Dis.	N. H...	Farmer.....	S	Nov. 30, 1895	
118	Kidney Trouble.....	N. H...	Farmer.....	S	Dec. 15, 1890	
119	Double Rupture.....	N. H...	Watchman..	M	May 10, 1910	
120	Gen. Dis.....	N. H...	Soapmaker.	W	Oct. 26, 1909	Died Aug. 22, 1910, while A. W. I.
121	Defect. Eyesight....	N. H...	Teamster...	S	Jan. 9, 1908	
122	Heart Disease.....	N. H...	Laborer .....	S	Feb. 1, 1907	Dis. Hon. Dis., Oct. 14, 1909.
123	Lameness.....	N. H...	Spinner.....	W	April 13, 1909	Died May 16, 1909.
124	Nervous Disease.....	N. H...	Millhand...	S	May 8, 1906	
125	Bladder Trouble.....	N. H...	Farmer.....	S	June 22, 1910	
126	Gen. Dis.....	N. H...	Farmer.....	W	Nov. 5, 1909	
127	Failing Eyesight....	Mass..	Janitor.....	M	Sept. 20, 1904	
128	Gen. Dis.....	N. H...	Carpenter...	S	Aug. 19, 1908	
129	Wound left hand....	N. H...	Engineer....	M	Nov. 15, 1907	
130	Heart Disease.....	N. H...	Engineer....	W	Jan. 29, 1909	
131	Old Age.....	N. H...	Laborer.....	M	Oct. 28, 1908	
132	Rupt. Rheum., and Varicose Veins.	N. H...	Machinist..	W	Nov. 12, 1907	
133	Injury to back and spine.	Mass..	Shoemaker.	M	Sept. 14, 1909	
134	Gen. Dis.....	Mass..	Tr. salesm'n	M	April 5, 1909	
135	Rheum. and Ht. Tr.	Mass..	Shoemaker.	S	July 11, 1908	
136	G. S. W. and Rheum.	N. H...	Machinist..	W	Nov. 21, 1908	Dis. Hon. Dis. April 27, 1909.
137	Malaria.....	N. H...	Laborer.....	W	April 25, 1907	Died Feb. 4, 1910.
138	General Disability...	N. H...	Laborer.....	W	Aug. 30, 1910	















